

August 16th, 17th, 18th, 19th

THE CREDIT WORLD

THE OFFICIAL ORGAN OF THE



INCORPORATED

JUNE, 1921

VOLUME IX

NUMBER 10

"If there was ever a time it was the duty of the Credit Man to be not only patient and charitable in his view, it has been during the past six months, and will continue for the next twelve months to come. Carping criticism and narrow-minded conception of existing conditions by Credit Departments or Credit Managers is about the worst thing that could happen to establishments employing such."

FESTUS J. WADE,
Pres. Mercantile Trust Co.
St. Louis



STATEMENT OF THE OWNERSHIP, MANAGEMENT, CIRCULATION, ETC., REQUIRED BY THE ACT OF CONGRESS OF AUGUST 24, 1912.

Of Credit World published monthly at St. Louis, Mo., for April 1, 1921.
State of Missouri.
City of St. Louis.

Before me, a Notary Public in and for the city aforesaid, personally appeared David J. Woodlock, who, having been duly sworn according to law, deposes and says that he is the Editor and Publisher of the Credit World and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication for the date shown in the above caption, required by the Act of August 24, 1912, embodied in section 443, Postal Laws and Regulations, printed on the reverse of this form, to wit:

1. That the names and addresses of the publisher, editor, managing editor, and business managers are:

Publisher David J. Woodlock,	St. Louis, Mo.
Editor David J. Woodlock	St. Louis, Mo.
Managing Editor David J. Woodlock	St. Louis, Mo.
Business Manager, David J. Woodlock	St. Louis, Mo.

2. That the owners are: (Give names and addresses of individual owners, or, if a corporation, give its name and the names and addresses of stockholders owning or holding 1 per cent or more of the total amount of stock.)

Retail Credit Men's National Association.

No stock. Financed by membership dues and advertising.

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities are: (If there are none, so state.) None.

4. That the two paragraphs next above, giving the names of owners, stockholders, and security holders, if any, contain not only the list of stock holders and other security holders as they appear upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and that this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him.

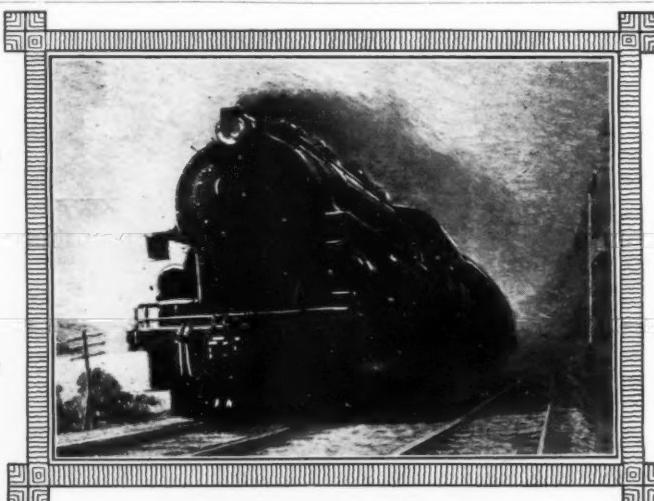
5. That the average number of copies of each issue of this publication sold or distributed, through the mails or otherwise, to paid subscribers during the six months preceding the date shown above is. (This information is required from daily publications only.)

David J. Woodlock

Sworn to and subscribed before me this 1st day of April, 1921.

John K. Lord, Notary Public.

**CONVENTION
RETAIL
CREDIT
MEN'S
NATIONAL
ASSOCIATION**



THE SUNSHINE SPECIAL

SOUTH-BOUND		NORTH-BOUND	
Lv. 6 45 p. m.	St. Louis	Ar. 11 30 a. m.	
Lv. 10 40 p. m.	Memphis	Ar. 7 30 a. m.	
Ar. 2 00 p. m.	Dallas	4 15 p. m.	
Ar. 2 55 p. m.	Fort Worth	3 20 p. m.	
Ar. 1 45 p. m. (2d day)	EI Paso	4 15 p. m.	
Ar. 7 20 p. m.	Houston	11 00 a. m.	
Ar. 9 30 p. m.	Galveston	8 45 a. m.	
Ar. 7 40 p. m.	Austin	10 05 a. m.	
Ar. 10 20 p. m.	San Antonio	7. 50 a. m.	



C. L. Stone, P. T. M.



ST. LOUIS, MO.

S. E. Bl.
Cr. N.
Boston

W. Slat.
Cr. M.
Clev.

W. T. S.
Cr. M.
&
St. L.

J. W. Le.
Union
Los A.

MARTIN
Cr. M.
Sioux

E. W.
JNO.

Ban
LESLIE F.
Packard
Broad
New Y.

Fraudulen
E. W. Ne.
Rudge
Lincol

Commit
Arbitratio
A. GOOD,
Marks
711-72
New O
Credit

BANKLIN
Joseph
Pittsba

The CREDIT WORLD



Official Organ of the

RETAIL CREDIT MEN'S NATIONAL ASSOC'N

Executive Offices

National Bank of Commerce Bldg.
St. Louis, Mo.

Issued Monthly by
DAVID J. WOODLOCK, Editor
St. Louis, Mo.

Subscription: five dollars per year

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SEVEN REASONS WHY YOU SHOULD ATTEND OUR CONVENTION AT HOUSTON

AUGUST 16-17-18-19th

First;-You will have an opportunity to meet and exchange ideas with 1000 Retail Credit Grantors from all sections.

Second;-You will learn how the other fellow solves his credit problems.

Third;-You will see a wonderful exposition of the latest equipment for simplifying Office details.

Fourth;-You will listen to instructive talks on Credit matters by the recognized leaders in all lines of Retail business.

Fifth;-You will by your presence help make this the best Convention we have ever held.

Sixth;-You will enjoy the True Southern Hospitality of Houston, the "city of achievements", see the ten million dollar ship canal, be refreshed by Ocean breezes and a dip in the surf.

Seventh;-The Special Railroad Rate of Fare and one-half is a saving you don't often get a chance to take advantage of.

Make Arrangements now

Retail Credit Men's National Association

801-02 National Bank of Commerce Building
St. Louis, Missouri

SOMETHING NEW

We now have our National emblem made on a cushion rubber stamp.

Get one and use on trade inquiries past due statement, etc.

Postpaid to member for 75c.



We have just received a shipment of Membership Signs. Every Member should have one fifty cents.

What Every Credit Man Should Know



For the credit man, the great value of Elliot-Fisher lies in the fact that every record is complete, accurate, and legible, and that all the work is up to date.

For instance, Elliot-Fisher records give him at a glance such information as:

- The character of goods bought.
- The frequency of purchases.
- The frequency of payments.
- How often the account has been overdue.
- Balance due day by day.
- What customers have been lost or gained.

He thus has exact, daily information on slow payers and extravagant buyers to aid him in keeping his credit information file up to date, and in his efforts to prevent overdue accounts.

Moreover, by adopting an Elliot-Fisher system he can get these results with a smaller force, in less time, and at far less cost than in any other way. Hundreds of retail stores in every part of the country have proved this in actual practice. We can refer you to them if you say so. A demonstration will not obligate you in any way.

THE ELLIOTT-FISHER COMPANY
CANADIAN-PACIFIC BUILDING
43rd Street and Madison Avenue
New York City

**ELLIOTT - FISHER
MACHINES WILL :**

1. Write any width line up to 24 inches.
2. Add and subtract in any number of columns up to 23.
3. Write, add, and subtract simultaneously with one operation of a key.
4. Write, add, subtract and compute balance cross-wise.
5. Write single or multiple copies in any required number.
6. Write records, minutes, etc., in sewed bound books.

Elliott-Fisher

Flat Writing-Surface Machines: Accounting - Bookkeeping - Billing - Recording

SPECIAL WARNING

"The rapid increase in number and volume of bad check losses imperatively requires all possible precaution in handling checks, including positive identification and assurance that the party is good for the amount desired upon the check.

FRAUDULENT BANK CHECK COMMITTEE

SCOTLAND RECOGNIZES OUR ASSOCIATION.

Following is a Letter from the Secretary of the Credit Men of Scotland.

Dear Mr. Woodlock:

Have noticed your name in our trade paper as representing the Credit Trade in the United States.

In behalf of the Scottish Credit Traders Federal Board, permit us to extend fraternal greetings. It may interest you to know that in Scotland the Credit Trade is being thoroughly organized, it has now become a live force, and officially recognized by the Board of Trade as an organized and representative body. We have a mutual working agreement with the Credit Drapers Federal Union in England. We are very pleased to know that in the United States the Credit Trade has its own organization and that the usefulness of the credit system is not being lost sight of.

Enclosed is agenda for our annual conference which is being held in Edinburgh this month. We would be very glad to hear from you and any little bit of information regarding the Credit Trade in America would be very welcome. We would very much appreciate a copy of your trade paper, The Credit World.

Just now the industrial outlook is very dark, the mines are shut down. Some are even flooded and not likely to be reopened. The transport workers and railwaymen are also threatening to down tools. Our trade is about to pass through a stiff time. We can only hope that an early and a satisfactory agreement may be arrived at, and prosperity once more attend our respective countries.

Any particulars or information you would care to have regarding our trade in Scotland will be gladly forwarded.

I am, yours faithfully,

W. Reid.

HOTEL RESERVATION FOR HOUSTON.

Those who intend to go to Houston for the Convention should make hotel reservation as soon as possible. The rates are \$1.50 up. Write A. P. Todd, c/o Leopold & Price, Houston, Texas, who is chairman of the Hotel Committee.

BRING YOUR WIFE.

Don't forget the reduced railroad rate applies to your wife or any dependent member of your family. You can save half one-way fare and give her a chance to enjoy a National Convention.

MINNEAPOLIS AND ST. PAUL HOLD JOINT MEETING.

The Credit Men of the Twin Cities held a joint meeting last month, those of Minneapolis calling upon the St. Paul local. A real spirit of fraternity and good fellowship was manifested.

SOUTH DAKOTA RETAIL MERCHANTS HELD CONVENTION MAY 24th-26th.

Mitchell, S. Dak., was a busy place on May 24th, 25th and 26th, when Retail Merchants from all parts of the state met to talk shop. The Secretary and Treasurer of the State Association is Mr. E. W. Berdahl of Aberdeen, one of the active workers of the R. C. M. N. A.

National Director Larson of Sioux Falls, State Chairman Coogan and Mr. E. B. Heller, of St. Louis, Chairman of the Credit World Committee, all took an active part in the programme. Mr. Heller speaking on Credit Organization in cities where we have several members.

SIS! BOOM! BANG!

The Detroit Association celebrated ladies' night April 7th at the Statler Hotel, over two hundred members and guests being present.

The earlier part of the evening was given over to the entertainment for which no expense was spared.

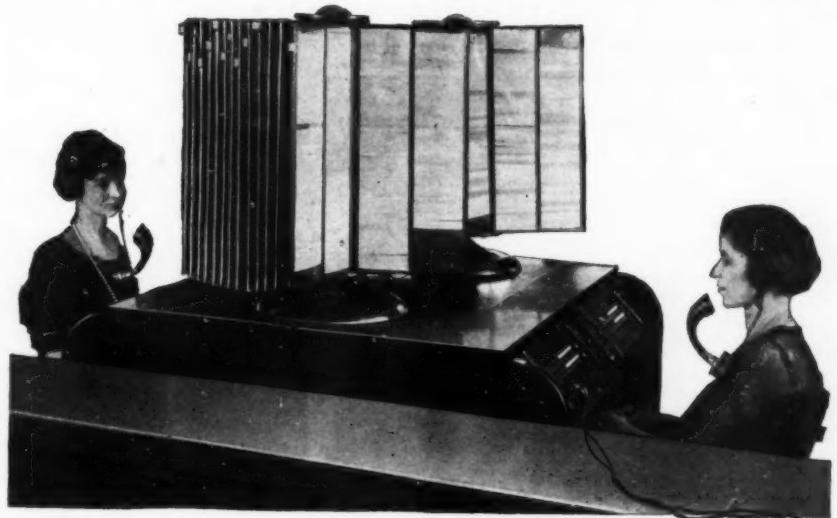
The principals from "The Blue Bird Follies" were engaged and they gave the Credit Men and Women a show that will long be remembered as "SOME SHOW."

After the entertainment program was over, dancing was again resumed until 11:30 when a wonderful buffet luncheon was served. After the luncheon circle dances and robber Fox Trots were indulged in until the "Wee Smo' Hours of the morning."

It was strictly an informal affair and that spirit was carried out the entire evening.

The chairman of the different committees in charge were:

D. H. VAN DUSEN
HERMAN REUTTER
CHAS. E. HATHAWAY
GEO. ANDERSON



Closer supervision and 30 second service

THE ELDER & JOHNSTON CO., Dayton, Ohio, installed the latest type National Electric Credit System a year ago.

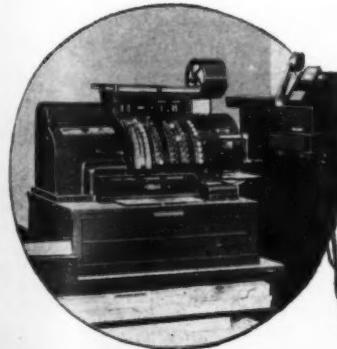
The following statement is made by officials of the store:

"Our charge business has increased to an important degree because of the much faster service we are able to give."

"We have much closer supervision of charge accounts because the authorizers are located in our office instead of in the basement as with our former system."

"Recent time tests show our charge service averages 30 seconds. Our customers are as much pleased as we are with the present method of authorizing charges. We are very glad the change was made."

The National Cash Register Company
Dayton, Ohio
Offices in all the principal cities of the world



Houston Climate

Members who have an Idea it is Hot in our Convention City should read this—

It seems that the average untraveled individual of the North, East or Extreme West has a very erroneous impression—climatically speaking—of the South in general and Texas in particular.

The mere mention of Texas to this person conjures in his mind a picture of a blazing sun, sun-baked plains, steaming atmosphere, and a bedraggled populace who exist in spite of weather conditions only because of extreme fortitude gained through years of "experience." They have the idea that a summer trip to Texas would be considerably likened to a visit to the domain of the old boy who is supposed to reign supreme in the regions below.

These folks have a big surprise coming to them. Because they are all bound to visit Texas sooner or later.

The aforementioned assumption reaches the highest peak of absurdity when it defines the climate of Houston in disparaging terms. The Houston climate is one of the many things of which Houston is justly proud. In fact, our natural advantages are so diverse and so numerous, that perhaps we have been a little negligent in our advertising campaigns, in that we haven't laid the particular stress on our sunshine and sea breezes that they so richly deserve.

Listen to what Dr. Burris Jenkins, editor of the Kansas City Post, and a traveler of international reputation, has to say after a recent visit to these parts:

"Why should any one want to go to California when he can so much more easily go to Southeast Texas? The reason why is because California has become a household word throughout the country, due to the persistent advertising of that enterprising State. The people of Houston, Galveston and San Antonio are fast asleep, so far as exploiting their wonderful country and WONDERFUL CLIMATE is concerned. Practically all of the two weeks we were there, the sun shone and the skies were blue like those of the Riviera in Italy."

And Dr. Jenkins would have made the same kind of flattering remarks if he had been here in August. Because, you see, there isn't the great difference in the seasons here that there is in the unfavoried regions to the north of us. Up there even if you happen to be in good enough trim to withstand the rigors of win-

CATCH THIS FELLOW.

Checks of the Beacom System, of Springfield, Mass., drawn on Springfield National Bank, made payable to H. R. Holton, signed by Claude King, Treasurer, have been passed at several points in the East. These are on Safety Paper, with the name "Beacom System" printed and the balance of the check filled in on the typewriter. Mr. King is a member of this Association and we are very anxious to catch this fellow. Notify National office.

ter's icy blasts, there is still a good chance that you will have to succumb to the untempered shafts of Old Sol in the summer time.

Old Sol has some shafts that he uses down here, too, but their potency is considerably decreased by the cool, refreshing breezes from the Gulf of Mexico. These zephyrs of the sea make our summer days worth living and give to our nights that fascinating coolness which invites invigorating sleep.

The mercury in our thermometers does not reach the century mark once in ten years. When it gets above 90 the natives declare "an unusual summer is upon us!" The only thing about our summers open to criticism is their length. They do last a long time. In this country we have only two seasons—winter and summer. The long period of warm weather experienced (in the daytime) by one who is on the job from the middle of May until the last of October, does get a little tiresome.

But the sojourner from the North, who makes only a short stay with us in the summer time, will not be discomfited—no matter from whence he comes. The only change he will notice will be one for the better!

Houston has some national conventions scheduled for this coming summer, and the fear has been expressed by a few prospective delegates that they would have an awful time wrestling with the heat. These rumored statements have been the inspiration for this editorial.

If further proof is wanted, we have up our sleeve the testimonials of a number of ex-residents of Northern and Eastern States. One of these adopted Texans, a former citizen of the Nutmeg State (which means Connecticut—to save you looking it up) said he went of a visit one summer to the old home town and he had an awful time making himself agreeable to the old friends because of his inability to control an overwhelming desire to let his tongue hang outside of its accustomed place in his mouth and thus was precluded the opportunity for his jaws to work with the freedom necessary for lucid speech. And we will all agree that's some hot.

Houston is full of pep, and it is of the hot-stuff variety. But when we say that, we are referring to the spirit of its citizenship and not to its climate. Let us prove it to you!

EUGENE WILLIAM POE WANTED

We are endeavoring to locate Mr. Eugene William Poe, who for some fifteen years was connected with the Van Noy Interstate Company at various points over the United States in the capacity of manager of their various branches. He was principally located at Fort Worth, New Orleans and Atlanta, having at the last connection been located in Atlanta.

**White Brothers Company,
New Orleans, La.**

CLOSING AN ACCOUNT.

By Miss Lillian Castleman, Manager for Timothy Dry Goods Co., Nashville, Tenn.

In the opening of an account, bear in mind the closing of an account: meaning, that hereafter we are to collect to cover the credit that you have granted. Be as liberal as may be consistent with good judgment and in line with the policy of your house, but use extreme care in putting a charge on the ledger, and you will find it is all the more easily taken off the ledger.

It is easier to grant than to decline credit, but a credit man can not follow the line of least resistance if he expects to be successful and if he expects to best serve the interest of his employer, and likewise also best serve, in many instances, the interest of the customer. Many customers formerly good cash patrons are driven from the store because a credit man hasn't the backbone to graciously decline their account, but instead lets them load up beyond their ability to pay with subsequent disastrous results.

In my daily work, if I find it necessary to refuse credit, I take the applicant into my confidence, I make him feel at ease first, and then I tell him why I can not grant credit. I try never to embarrass him, but to make him feel some hopes of a future accommodation. If the opportunity presents itself, I show him how he can re-establish his credit. Some of our best customers are those who I at one time refused credit.

Bear in mind, above all, that the customer, although delinquent, must be induced to pay without being offended and his patronage must be retained. You may fail in some instances, but after all it is not only your business to collect, but to retain trade. If you fail in this, your system is wrong.

The form of closing an account depends altogether on the individual. The credit man alone knows this; one customer you might call to the office, another you write and last you might send a little note back with the charge,—CAN'T ADD TO ACCOUNT.

Why you should close accounts. The returning HABIT:—Articles returned by a customer are second-hand articles. They must be sold at a sacrifice. Yard goods returned are remnants. They must be reduced often times fifty per cent from the original price. Rapidly changing styles and the probability of their being soiled reduces the value of returned garments. All merchandise out of the store runs the risk of contact with disease.

The cost of selling, of wrapping, of delivering, and later calling again for the same articles and returning them to stock, with many incidental items, is an important part of general store expense.

The returning habit also greatly affects the livelihood of those salespeople whose time has been taken up in profitless employment. Moreover, opportunities to sell these same goods have been lost by the sales person while they are in the customer's possession. Many sales persons' salaries are based on the goods sold and not returned.

The customers who never know how much or how long the account has been standing, and are always sure that some one has been buying on their account, and please have an

There is not so much to be said of the young lady or man whose extravagance leads them on only to believe that he or she should have what they want. The more FIRM the NO, the better, with very little time too as to the explaining of why you are closing the account.

All accounts paid by loan associations should automatically close themselves—until loan is paid.

HERE IS ONE BANKER WHO KNOWS THE VALUE OF THE WORK BEING DONE BY RETAIL CREDIT MEN.

The Franklin Savings Bank & Trust Company of Memphis has made the extraordinary offer of a dollar for every new member brought into the Memphis Association before August 1st, the amount to be paid to the members bringing in the applications.

In making this offer they stated that they were doing so because of the fact that the Memphis Association had done such splendid work in educating the people of the city in meeting obligations according to terms, thru the medium of its pay promptly advertising campaign, and is such an asset to the city, that they wanted to do all in their power to encourage the Association, and broaden its influence and constructive activities, by helping to increase its membership.

The award will be made in the shape of a pass book for each membership worker, with a dollar entered in it for each new member brought in, but there will be no strings tied to it, and the money may be drawn out the very next day if desired.

Mr. J. D. McDowell, Vice President of the Bank, made the offer. This is the most liberal gift to a local credit association of which we have ever heard.

FROM HUNTINGTON, VA.

Two check artists succeeded in victimizing two local stores here last week. The plan worked was to forge the name of some prominent and wealthy person living in Waynesburg, Pennsylvania, requesting the merchant to call the bank at their expense to see if the check was good. The bank answered yes to both inquiries. Checks were for \$45.00 each, signed J. H. Hails, on the Citizens' National Bank of Waynesburg, Penna.

The checks returned today are pronounced forgeries. We have issued warrants and warned nearby cities.

The woman in the case is short and stout, brunette, with big brown eyes, rather good looking, but somewhat inclined to being untidy in dressing her hair. When last seen here wore a tan dress, big white hat and a tan coat with cape effect. She is somewhere between 21 and 24 years old.

Her male companion is very tall and slightly stooped, wore a green flannel suit and is rather older than the woman—we would say around thirty or thirty-two.

We learn that parties answering the same general description passed small checks in Ashland, Kentucky, some days ago under the name of Taylor, using the same method and plan. We ought to be able to secure these operators without much trouble. They do not act like professionals. If apprehended notify us and we will send papers at once.

**RAILROAD RATES FOR CONVENTION.
FARE AND ONE-HALF
FOR ROUND TRIP.**

We have been granted a rate of fare and one-half by all Passenger Associations, except that of New England and the Trans-Continental. The latter, however, will sell tickets at Summer Tourist Excursion Rates, and it is recommended that members in New England purchase tickets to the boundary of the district at regular fare and from there on at special rate.

Read These Instructions:

Dates of sale for going tickets: August 12-17, 1921.

Be sure when purchasing your going ticket to ask the ticket agent for a Certificate Receipt. If, however, it is impossible to get a certificate receipt from the local agent, a regular receipt will be satisfactory and should be secured when ticket is purchased. See that the ticket reads to the point where the Convention is to be held and no other. Have agent write the routing of your ticket on this certificate. See that your certificate Receipt is stamped with the same date as your ticket. SIGN YOUR NAME to the Certificate or Receipt in ink. Show this to the ticket agent.

Call at the railroad station for ticket and certificate at least 30 minutes before departure of train.

Certificates are not kept at all stations. Ask your home station whether you can procure certificates and through tickets to the place of meeting. If not, buy a local ticket to nearest point where a Certificate and through ticket to place of meeting can be bought.

Immediately on your arrival at the meeting, present your Certificate to the endorsing officer, Mr. D. J. Woodlock, as the reduced fare for the return journey WILL NOT APPLY unless you are properly identified as provided for by the Certificate.

Joint Agent of the carriers will be in attendance on August 17-23, inclusive, to validate certificates.

No refund of fare will be made on account of failure to either obtain a proper certificate, or on account of failure to have the certificate validated.

It must be understood that the reduction for the return journey is not guaranteed, but is contingent on an attendance of not less than 350 members of the organization and dependent members of their families at the meeting, holding regularly issued certificates from ticket agents at starting points showing payment of normal one-way tariff of not less than 67 cents on the going trip.

If the necessary minimum of 350 regularly issued certificates are presented to the Joint Agent, and your certificate is validated you will be entitled to a return ticket via the same route as the going journey at one-half of the normal one-way tariff fare from place of meeting to point at which your certificate was issued up to and including August 23, 1921.

Return tickets issued at the reduced fare will not be good on any limited train on which such reduced fare transportation is not honored.

WHO KNOWS I. R. DAVIS?

I. R. Davis, aged about 38 or 40 years, married, left Tucson, Arizona, in an old model, 7-passenger Studebaker car, painted green, the car having a new top thereon. Davis took away with him mortgaged property and a warrant was issued for his arrest. Davis is reported to have started for Dyersburg, Tennessee, and with him are his wife and several children. Davis is a barber, having come to Tucson from Dyersburg, Tennessee, for his health about a year ago and he is on his way home again. Should any member learn of his whereabouts please notify L. G. Moore, Tucson, Arizona.

CLEVELAND WARNING.

Police Department warns against professional and clever forger who is working toward Cleveland from the West. This man's correct name is Larkin J. Flannigan and he has used the following aliases: "Walter H. Wallace, Walter B. Farnsworth, W. Berkfield and W. D. Sharp."

He is described as 37 years of age, 5 ft. 10 in., 165 lbs, blue eyes, sandy hair, rather florid complexion and full face. Is well dressed and usually wears dark clothes. When last seen wore a derby hat.

Represents himself as an officer of a corresponding bank and he is sufficiently informed on banking to engage in discussion of the subject.

His scheme is to call on banks, display a draft and indicate he will sign the draft at the time of presentation.

Police Department desires this man held and the Detective Bureau notified.

FOUR NEW LOCAL ASSOCIATIONS.

President Lawo paid a visit to Evansville, Ind., last month and succeeded in establishing a new Local at that point. While only 12 members were secured as a start we feel sure Secretary Ruddell will soon have one of the best Local Associations in the state.

Secretary Woodlock spent a day in Fort Wayne, Ind., and secured 21 members for the National as a basis for a new Local. This progressive city has a first class Credit Reporting Bureau in charge of Mr. Vincent Loddle, who has in two years built an organization that is rendering real service. We expect to eventually get their entire membership of 150 in the National Association.

Through the persistent efforts of Steve Talkes of Washington, D. C., we now have a Local Association at Alexandria, Va.

Joplin, Mo., has joined the ranks of Local Associations. We have had several members there but finally secured enough to have them recognized as a Local.

Quincy is one of the best in the country.

Lansing, Mich.—Assistant Secretary Jacobsen has spent two weeks in helping organize the Credit Men of Lansing and get their Reporting Bureau in operation. The merchants subscribed \$10,000 for the purchase of an established agency and were ready to give service on the day the Bureau opened. They have also planned a "Pay Your Bill" Campaign. John Affeldt was elected President.

THE MID-WEST CONFERENCE.

This Conference was a great success.

On May 11th and 12th 200 Credit Men from five states assembled in the Ball Room of the Muehlbach Hotel at Kansas City, and discussed matters pertaining to Credits and the Conduct of a Retail business.

The Meeting was called to order by National Director H. J. Burris, of Berkson Bros., Kansas City, who introduced Vice President, E. W. Nelson of Rudge and Guenzel Co., Lincoln, Nebr., as permanent Chairman. The papers submitted were exceptionally good and the "Quiz" brought out many interesting points. Those attending were so interested they remained in the Hall during the entire session.

On Wednesday evening, May 11th, a wonderful Banquet was given by the Associated Retail Credit Men of Kansas City. With hundreds of balloons and much floral decorations the room looked like Fairyland. Song, Jest and short witty speeches were the order of the evening and were thoroughly enjoyed by those present. On Thursday the visitors were given an automobile ride with an escort of motor cycle police.

National Director Burris, Secretary Riley and the Kansas City Association deserve much credit for the efforts they put forth in making the Mid-West Conference a success. It was unanimously voted to hold another next year. Time and place to be decided by the National Board of Directors. A majority of those present favored Des Moines, Iowa.

Following is the program:

Program.

WEDNESDAY, MAY 11, 1912

Registration—Muehlbach Hotel.
Convene—Ball Room.

Invocation—Rev. Robert E. Spencer.

Address of Welcome—F. C. Sharon, President Chamber of Commerce of Kansas City.

Address of Welcome—Z. T. Briggs, President Merchants' Association of Kansas City.

Address—"Present Conditions as They Affect the Granting of Credit," by W. T. Snider, Scruggs, Vandervoort & Barney, St. Louis, Mo.; Director of the R. C. M. N. A.

Open Forum.

Address—"The Telephone as an Aid in Making Collections," by Henry Raines, Townsend, Wyatt & Wall D. G. Co., St. Joseph, Mo.

Open Forum.

Adjourn.

Convene.

Address—"The Credit Reporting Bureau as an Aid to the Retail Credit Men," by J. W. Metcalfe, Secretary Associated Retail Credit Bureau and Credit Men, Omaha, Neb.

Open Forum.

Address—"Retail Collections Without the Aid of Outside Collectors," by K. W. Story, the Christian D. G. Co., Joplin, Mo.

Open Forum.

Address—"How Can We Organize the Credit Men of the Middle West to Secure the Best Co-operative Results," by A. J. Kruse, Superintendent Associated Retail Credit Men and Credit Bureau, St. Louis, Mo.; Chairman Membership Committee for Missouri.

Open Forum.

Banquet—Ball Room, Hotel Muehlbach. All Members of the Conference, Guests of the Associated Retail Credit Men of Kansas City. Sandy Sinclair—Song Leader.

Addresses:—

Fred B. Brady, Assistant Cashier, Commerce Trust Company.

"Modern Black Art."

THURSDAY, MAY 12, 1912.

Convene.

Address—"Statements, Collection Service and Correspondence," by E. W. Nelson, Rudge & Gunzel Co., Lincoln, Neb.; First Vice-President of the R. C. M. N. A.

Open Forum.

Address—"Collection and Adjustment Bureaus in Connection with Local Associations of Credit Men," by Mr. Hovey; Mgr. Collection and Adjust. Dept., Associated Retail Credit Men, K. C.

Open Forum.

Address—"The Noonday Luncheon as a Factor in the Life of an Association of Retail Credit Men," by Harry Farrell, Barish Bros., Sioux City, Iowa.

Open Forum.

Address—"Collecting Installment or Deferred Payment Accounts," by Joseph Jedlicka, Credit Manager and Secretary Duff & Repp Furniture Co., Kansas City.

Adjourn.

Convene.

Quiz and open forum discussion led by D. J. Woodlock, Secretary and Treasurer of the R. C. M. N. A.

All members of the Conference, guests of the Associated Retail Credit Men of Kansas City on a 2-hour Boulevard Tour of the City.

A SUGGESTION TO LOCAL ASSOCIATIONS.

Several Locals have adopted the plan of using the National Emblem on their Stationery and in place of the words "Organized 1912" in the center using the name of their city, such as, "Kansas City Division," "Omaha Division," "Lincoln Division," etc.

We recommend this as a clever plan to bring home your official connection with the National.

Many printers fail to set the emblem correctly, note the cover of this magazine, the white space in center of circle should be at an angle and not straight across.

SUCCESS TO A CREDIT DEPARTMENT.
FROM ONE OF THE BEST CREDIT MEN

IN THE U. S.

It is absolutely necessary for the Credit Department that the Credit Manager have supreme power of this department, and should not be interfered with by the proprietors, who sometimes for various social reasons make a pet of a customer who owes the firm.

Gabe Hausmann,
New Orleans.

FROM SPRINGFIELD, MO.

Check forger F. W. Clark, auto top maker and trimmer, 40 or 45 years, about 5', 140 lbs., brown hair, scar near left eye, blue mark on one forearm. Worked for C. F. Wilkins, St. Joseph, Mo., also E. Yoakum, Springfield. Forged the latter's name to checks.

MEMPHIS HOLDS ANNUAL MEETING AND GETS 100 NEW MEMBERS.

On Tuesday, May 10th, the Memphis Association held its Annual Meeting and Cabaret Dinner. It was one of the most successful affairs ever given by that live and progressive Organization. A clever and original programme of unique surprise kept everyone on Tip-Toe.

The Membership Committee in charge of the recent drive reported over 100 new members. This is a wonderful achievement as Memphis has already one of the largest Associations in the National.

Following is the result of the election:

The result of the election was as follows: President, W. B. Hill, of W. B. Hill & Co., office fixtures and appliances; first vice president, A. L. Hach, of J. Goldsmith & Sons Co. (department store), re-elected; second vice-president, Dr. H. B. Everett, re-elected; directors for two years; Geo. A. Lawo, of The Jno. Gerber Co.; Leslie Thornton, cashier of Bank of Commerce & Trust Co.; Mrs. F. W. Dorch, of Underwood Typewriter Co. Directors for one year: Alf Goldschmid, secretary-treasurer 638 Tire & Vulcanizing Co.; E. H. Cannon, Jr., proprietor Purity Oil Co.; A. M. Stewart, credit manager Bry-Block Mercantile Co.

CASH OR CREDIT, WHERE DO WE STAND?

During times like these we continually face the question as to whether it is better to be on a strict cash basis or whether to do the same wide open credit business we have in times past.

Some of the very best retailers in the country have decided to shut the credit doors completely and do business for cash and for cash only—and apparently they have gotten away with it.

It is mighty nice to lose all credit worries and every time a sale is made to know that the cash therefor is in the cash drawer. Its grand to go home at night knowing that you have the ready money on hand to meet your bills—that some one else is not using it to buy new cars. Yes, that's great stuff.

But is it necessary to sell for cash and cash only to avoid these worries?

Thousands of other equally high class merchants say positively that they have eliminated their credit troubles without refusing credit where credit is due. They claim when a man's credit at the bank is good for so many hundred or thousand dollars, his credit of merchandise is good for a proportionate amount if handled as the bankers handle it.

No banker would loan money to a man who was a poor risk, nor without some definite understanding as to when the loan is to be paid.

We claim that merchandise should be "loaned" on a like basis. Credit should be given to those who merit it and refused to those whose credit is not good. There should be a store policy widely advertised and understood in the community that all bills are due and payable in a certain number of days. That after said date interest will start.

(From the Commercial News,
Sioux Falls, S. D.)

LOOKOUT FOR MENDEL.

This is a Clever Swindler.

On April 27th a man presenting himself to be M. J. Mendel called at the store stating that he was a member of the Board of Directors of the May Co., Cleveland, Ohio.

While in our office he sent for the Jewish Rabbi and made a \$100.00 donation in cash to the Jewish Relief Fund. He appeared well posted on the workings of department stores and prior to leaving the city he asked us to cash a check for \$100.00 which we did, same being drawn on the Bankers Trust Co., of New York City, which has been returned unpaid bearing endorsement: "No Account."

This party is evidently a shrewd crook as he is not known to the May Co. or the Famous Barr Co., of St. Louis, Mo. He is a Jew about six feet tall, smooth shaven, dark skinned, weighed about 170 to 180 lbs., was well dressed in a dark blue suit, has a very pleasing personality and appears well posted in business matters in general.

Yours truly,
Joske Bros. Co.

San Antonio, Texas

FROM CLEVELAND.

On March 8th of this year we cashed a check on the Leominster National Bank for \$50.00, signed by Lambert & Latimer, of Leominster, Massachusetts, payable to one E. R. Moore, which was returned from the bank unhonored.

This fellow Moore, for identification showed us one of Lambert & Latimer's leaflets with cuts of stands and chairs and prices. On the book was the name of R. H. Campbell, c/o Henry Morgan & Sons, Ltd., Montreal, Canada. When we got in touch with Lambert & Latimer they advised us that this was not their check, that they had no salesman by the name of Moore or Campbell, and did not know either of them.

Moore is described as being—age 34, height 5'-10", weight 170 lbs., round face, dark brown eyes and wearing a derby hat.

BANK MEMBERS NOTE.

We are advised that two brothers, surname D'Auria, one of the Christian name Luigi, last known address 183 85th Street, Brooklyn, N. Y., each professional piano players, are said to be the head of a gang of Italians, who are fleecing banks, and merchants throughout the country.

A more recent experience has been through one of their subordinates, Rudolph Soccorsi, who came to Akron from Chicago, who is about 5' 5" or 6" tall, dark complexion, weighing about 160 lbs. and when last seen wearing a black mustach—in manner he has the appearance of a Frenchman—his method is to get in the good graces of prominent local Italian citizens and win their confidence and through their recommendation obtain loans and credit to as great an extent as possible and then leave town.

He has worked this scheme in Chicago and Akron and is believed to be in New York City or Brooklyn. The D'Auria's are professional piano players and make their headquarters in New York's Chinatown.

Yours very truly,
The Akron Morris Plan Bank.

EXTENDING CREDIT SANELY IN THE INSTALLMENT GAME.

By SAM'L TROWBRIDGE,

Pacific Outfitting Co., Seattle Wash.

I wish to say that there are many good reasons why the credit man in our game should say "no" in a diplomatic way, especially when the account is getting beyond control. The percentage of bad accounts are made by the credit man who can only see the first payment which is the only real bait the customer can offer.

Relative to terms, you must run your business on a weekly basis as much as possible. Don't ask the customer to pay \$10.00 a week when you know he can only pay \$2.00 as you force him to break his contract to start with and he feels that the contract is only a matter of form.

Investigate your accounts thoroughly from your credit bureau and don't take things for granted as this wonderful customer might be undesirable and owe all over town. Remember in extending credit try to get every new account in person so that you know more about the customer's business and it will help you along in sending letters which would be more personal than forms.

The main issue in our business is remembering the customers' names. It makes him fully realize that you appreciate his business and you know just how he is taking care of his account.

The last time I wrote an article on skips for the Credit World I received communications from different houses all over the country, asking for a copy of my decoy, in locating skips. I have answered all and I hope that those who followed my instructions received the good results that I have from it. I believe the department stores are getting more good out of our Credit World for the reason you installment men lack interest.

Send in your ideas to the editor as he never hears from you and you will receive education for your office and it will help you considerably to handle a large volume of accounts.

I am captain of a membership drive and I have signed 8 new members in two weeks. Look out for Seattle, we are coming over to get the cup. Get acquainted with the other credit grantors in your city and cooperate and you are bound to be successful. I certainly appreciate the education I am getting since I belong to the Retail Credit Men's National Association and trust that this organization will grow to be the strongest in the United States.

WHERE IS P. FONTAINE?

We are trying to locate whereabouts of P. Fontaine, owner of the famous pictures, "The Village Blacksmith," and "The Two Messages," exhibited the country over in Department Stores. About two weeks ago we had this party located at Hermitage Hotel, Nashville, Tenn. This party evidently traveling through southeastern states. Anyone knowing of his address, please write us.

Yours very truly,

Iowa Mercantile Company,

By J. F. Gill,

Member Retail Credit Men's Natl. Association.

LIVE PROBLEMS FOR DISCUSSION.

By FRANK E. MORRIS,

Dallas, Texas.

CREDIT vs. CASH.

Talking to a man the other day, a business man brought the subject around to credit standing. Several men whose names are in the red book were discussed. The business man asked his visitor why his name was not in the red book. The man explained that he was a CASH customer. He said: "a little more than five years ago I came to your city. I was a single man then. I had a fair salary. I needed no credit. I asked for no credit. After a year of paying as I went—and owing no man I married. One day I thought I would like to buy something on credit and was refused, because there was no record of me in the credit book. I understood very well that some men pay CASH because they do not need to run accounts, and other men pay CASH because nobody will credit them. It is hard for the credit man to distinguish between these two classes when either of them apply for credit."

"Getting the record of the fellow who pays cash because he can't get credit disposes of him, because in black and white he is registered in many credit departments as 'no good.' But how about the other fellow? So I lived within my income and have continued to do so for five years or more. My family has grown by two, and we are consumers of considerable merchandise each year.

"When I buy at a store, as I always pay for the goods, no one ever takes my name. Credit departments do not invite me to open an account, as they have no record of me. The store does not send me any of their advertising, inviting me to become a customer of the store, as I am not on their list.

"Once in a while, after they have copied a list from some directory—some stores do forward me some advertising, but it is of that impersonal sort.

"I don't need credit and I do not worry because I am not in the red book."

The merchant then began to point out the value of a charge account—and particularly emphasized the importance of a man having a credit standing whether he wanted it or not. "One never knows, when he might want to, or for that matter be compelled to make purchases to enlarge his activities, and nothing will give you a better opportunity to do that than a record of meeting your obligations promptly. Why not open several charge accounts, with your grocer, clothier and dry goods merchants? Instead of paying cash daily, pay it monthly. If you had done this, and paid as promptly at the end of the month for the past five years, as you could have done, since you paid on delivery all this time, you would have a 100% credit record. There are very few people can boast that—and you who have it can't boast it, because there is not a scratch of a pen in any credit department, or in the credit bureau to prove it. The credit men do not know you."

THE SYRACUSE IDEA.

At a recent meeting of a credit men's association, one member said that he was very much struck with an idea that was being carried out in Syracuse or some other town, that

he had read about. There, it seems, the credit men were trying to collect with kindness. Instead of sending the offending debtor duns, collectors, and threats, they had begun to bombard him with educational literature on the merits of taking care of credit. It seems that Syracuse got a lot of results. When a debtor who was slow and indifferent would get an envelope from any or all of those houses he owed, he was at first inclined to say "here is another one of those duns." Upon opening it to find a little circular addressed to nobody, but applicable to all delinquents, he would begin to think. By the time he had a series of these from one or more houses, none of them mentioning his obligation, he would begin to think that it behooved him to get busy and do something about the accounts he owed. The credit association to which this was proposed by this member, has decided to appoint a committee to draft the educational pamphlets and they will try the Syracuse Plan for a few months. If there is any virtue in the Syracuse Plan, goodbye collection letters and systems.

Some one has said that the way to make the Golden Rule triumphant is to practice it. If practicing the Golden Rule on a bad debtor will make him pay quicker than duns, threats, collectors and lawyers, also bills, then the Golden Rule will have a vindication, and there is hardly a credit man who will not be willing to practice it. Who among us does not know the labor involved in trying to collect slow accounts. It is wearying, heart-breaking—and many a credit man, after a siege has been ready to say that he is undone. All hail the Syracuse Plan. May it fulfill its every promise. If it does, one can contemplate in sweet relief the wonderfully friendly spirit it will create. Credit men everywhere who feel as if they were the enemy of mankind, because of the harsh attitude they must at times assume, will begin to feel as if they were human beings, and that life indeed is worth living.

SHOULD THEY.....?

Here is a question that ought to be considered by all business. "Should a house selling to cash customers take names and addresses of such patrons? At first glance one would say yes. These could be thrown together—and catalogued, so that those cash buyers could be invited to the store by the credit man. The best prospective buyer is the fellow who has been in your store once or twice. He might be also a good credit buyer. On a second sight, we see a lot of useless work, since many of a store's credit customers buy for cash also. They are already regular patrons of the store.

Is the proportion of those people who buy for cash at your store, who might be induced to become regular customers on a charge account sufficient to justify the work?

THE SUCCESSFUL MAN OR WOMAN.

The man or woman who never makes excuses that they are too busy to do things, are the ones whom you will find brimming over with success.

Gabe Hausmann,
New Orleans.

PRESIDENT RADWAY OF NATIONAL ASSOCIATION OF MERCANTILE AGENCIES HAS SENT THE FOLLOWING LETTER TO ALL MEMBERS OF THAT ORGANIZATION.

"At the Convention in Detroit last year, the establishment of a national clearing house for the exchange of ledger experiences between merchants through a central bureau was thoroughly discussed and the discussion and plans and blank forms were all printed in the Bulletin containing the minutes of that Convention, but to be successful it was fully pointed out that each local agency or bureau must establish in their own office a local clearance bureau in order to make the national clearing house a success.

"I am wondering how many of our members have undertaken to establish such a clearing of ledger experiences for the benefit of their merchant subscribers, as the lack of this bureau in the offices of our members appears to be the main reason for the credit men to get together for the establishment of their own bureau in opposition and in competition with our local member.

"Of course, you all know of the conditions in St. Louis, what happened in Minneapolis, what is now going on in New York, Detroit, Nashville, Grand Rapids and some other cities, and my advice to every member of our Association is to take an active part in the local credit men's work and build up a credit men's association around your own agency or bureau, doing everything you possibly can to make the service agree with what the credit men demand.

"This letter is suggested by a personal letter I have just received from one of the officers of the Retail Credit Men's National Association and so thoroughly coincides with my own belief and opinion in regard to this matter that I am constrained to issue this warning to our entire membership and hope that each and every one of you will see the necessity for immediately putting into operation a clearing of references bureau and interesting all of your credit men to help you build it up to a successful issue.

"Yours for service,

W. S. Radway, President."

Good! We have always recommended that where an agency is willing to cooperate and render the service required by retail credit grantors it should receive the hearty support of our members and be the central clearing house for a local association. We will be glad to assist agency men in organizing local associations.

D. J. Woodlock,
Secy. R. C. M. N. A.

PSYCHOLOGY IN HANDLING CLAIMS.

By LON SANDERS,
President American Security Credit Company,
St. Louis, Mo.

It will no doubt, be of interest to know that the theories of psychology have been applied in a wonderful manner to the recovery of claims. There is no intention to imply that to use the theories of psychology alone in business would be successful, but in this application it has proven unusually successful from the fact, a combination or composite has been created by blending the practical business methods with the theories of psychology.

In outlining plans for a claim department it was decided to apply a principle different from that used in similar lines. This resulted in securing as Psychological Counsel, Professor Edgar James Swift, Dean of the Department of Psychology, Washington University, a well known authority on Psychology. The result of this training has been the perfection of a plan which has for its underlying principle, that the old method of intimidating and offensive demands should be entirely ignored and the policy should be, that no obnoxious communication should ever be forwarded to the debtor. The approved plan is to avoid putting the debtor in a combative frame of mind, but appeal to his sense of honor, impressing upon him that integrity is an asset; greater than the amount involved, and should not be jeopardized by such a claim or obligation.

Many debtors have no visible assets upon which to make legal recoveries and in many cases, the claims are outlawed or in a confused condition. With this information in mind, it has been found where threatening demands were sent, the debtor would invariably ignore or destroy such demand and would feel justified by his financial condition, in defying them to make a recovery from him. Under our system, it is the intention to avoid arousing the antagonistic attitude, appealing if possible to the best element in him and not the worst. In the case of claims which have become outlawed, the theory adopted was to place the information upon the ground that legally, a claim may become outlawed but integrity never becomes outlawed. No man ever falls so low but he tries to justify in his own conscience, the belief that misdeeds committed by him were the result of circumstance, not from corrupt intent.

There are, however, in the handling of claims frequently cases demanding drastic action and in a case of this kind, the plan outlined and followed is to place the burden upon the shoulder of the debtor, always notifying him in a courteous manner and in substance, say it is with regret he is forcing us to place the matter in legal channels, as we have tried to protect him and to avoid just such situations, remembering at all times no threats are to be embodied in any demands made.

The great mistake made by many companies handling claims in the past has been the fact that most of them conceived the idea every debtor against whom they had a claim was a

dishonest person and they then followed offensive or intimidating methods in their effort to make the recovery. This resulted in disputes, and in most cases, creating hatred with a desire for revenge with failure to make the recovery. The improved plan has shown the majority of debtors are not admittedly dishonest, but have usually contracted the obligation during a prosperous time and have either met with reverses or become too extravagant and are unable to meet their obligations, as they had intended to do in the beginning. This produces a situation where the theories of psychology prove of greatest assistance and the plan outlined will make many recoveries and even restore the debtor's patronage, where the offensive methods will absolutely fail. This is largely based upon getting the other man's viewpoint and remembering he is made up of the same human elements as the balance of humanity.

The modern business man is continually appreciating the value of scientific training in every department of business and this has resulted in many schools and organizations devoted to the training and educating of men for a higher efficiency. Manufacturers who spend thousands of dollars in advertising to create prestige, should be interested in having their credit or collection departments consider methods for producing better collection results, with the added satisfaction of reducing friction to a minimum.

AN EXPLANATION.

WE REGRET THAT THE NATION WIDE PRINTERS STRIKE CAUSED US TO OMIT THE MAY ISSUE OF THE "CREDIT WORLD". IN FACT IT WAS ONLY BY EXTRAORDINARY EFFORT WE WERE ABLE TO PUBLISH THIS NUMBER. WE HOPE OUR MEMBERS WILL APPRECIATE THIS SITUATION

RETAIL CREDIT MEN'S NATIONAL ASSOCIATION.

GOOD WORK.

We are advised by Mr. W. E. Kelley of G. E. Bluem Co., Lima, Ohio that C. A. Woods, & Brant Seymour, both with several aliases, have pleaded guilty to passing bad checks and have been sentenced to the Ohio Penitentiary.

PAUL N. EVERLY

A former resident of Des Moines, Iowa, said to have cashed checks totaling \$1400.00. Was a printer by trade, and managed a magazine known as "The Amusement News." We are very anxious to locate this party.



ST. LOUIS.

Apr 30th

1931

No. 1907

0495-

American Trust Company 4-2

MEMBER FEDERAL RESERVE SYSTEM

PAY TO THE ORDER OF

J. L. Cohen \$ 25⁰⁰
Twenty five only DOLLARS
Jas Steiners

NORTHERN FUR CO.
 ST. LOUIS, MO

WE WANT J. L. COHEN.

This fellow has served two terms in the penitentiary and still keeps up his Bad Check work. His right name is J. L. Cohen and he has used many aliases among them: Jos. Wiseman, Kohn, Kahn, Kuhn, and Steve Gans. About 65 years old, weight 127 pounds, 5 ft. 6 inches tall, decidedly Hebrew in appearance. Stoop shouldered and usually represents himself to be connected with some well known firm whose name he stamps on the checks with a rubber stamp. His handwriting is peculiar as he separates each letter and does not write a name continuously. He operated in St. Louis recently and the Burns Detective Agency want him. Advise National Office if he appears.



The New Orleans Retailers Credit Bureau would like to know the present address of Dr. Alexander De Soto. He is about 29 yrs. of age, married and is said to have some family. When last heard of his family was residing at Seattle, Wash. While in New Orleans he was connected with the United States Shipping Board and was later employed by a lumber company at Bogalusa, La. When last heard of about August, 1919, he said he was going to New York to accept a position with the United States Shipping Board.

He is said to be a physician by profession and claims to have traveled all over the world. Advise national office if you know the doctor.

POSITION OPEN.

CREDIT MANAGER WANTED for Department Store located in middle west. Prefer man between the ages of 35 and 40, of good education, possessing initiative and ability to supervise work of others; applicant should have Department Store experience as the head of an active credit department. Write giving age, business career in full and salary expectations. M. B. C. Credit World.

SPECIAL INFORMATION ON FILE.

A. A. Kaptis, and Tom Kaptis, formerly of Niles, Mich., supposed to be at Covington, Ky., or Indianapolis.

WE WANT ADDRESS OF

J. H. CHANENSON,

Formerly manager of the millinery department of the Bon Ton, Davenport, Iowa, is now supposed to be in Detroit or Cleveland. Advise National Office if you know him.

ACTIVITIES IN LOCAL ASSOCIATION.

Newark, N. J.—The Newark Association had an excellent meeting on April 22nd. It being the first annual dinner in addition to several hundred members a number of visitors were present from New York. Spencer S. Marsh, the President, and James Fleming, the Secretary, are responsible for the activities of the Association and their efforts to make the meetings interesting are appreciated by the members.

"PAY UP WEEK" IN KNOXVILLE.

We have just closed a very successful campaign in this city, to get people to pay their old accounts. This has been staged by this Association for the past four years and each one has proven a success. This campaign was financed by our members. They each gave from \$5.00 to \$10.00 —some gave \$5.00, others gave \$7.50, while a great many donated \$10.00 each and a few also donated advertising space on their regular contract with the paper. We raised around \$1000.00 in all and this was a good amount in which to put on such a campaign. We have not as yet received full reports from our membership as to the ultimate success of the campaign but from reports we have up to this time, it seems that several thousand dollars in old accounts was paid that might not have been paid otherwise.

2194 NEW MEMBERS

Have been enrolled so far this year and we have June and July, our best member getting months, before we close our fiscal year.

Keep up the Good Work. Make it five thousand before August first.

Look over the tables on opposite page. Michigan still leads Missouri, has put Pennsylvania out of second place and Ohio has passed New York, sending the empire state to fifth place.

"Peerless" Memphis sent in 119 new members and put Tennessee in the lead in class B. Iowa however is not yet beaten. Watch next bulletin.

South Dakota thought it had the trophy won but Washington put on a rally and jumped into the lead in class C.

Rhode Island made a great effort in class D but the District of Columbia refused to be put out of the lead.

THE RACE FOR MEMBERSHIP TROPHIES

STANDING OF THE STATES

	New Members In May	Total New Members for Year	Class "C"	
Class "A"				
Michigan	1	190	Washington	17
Missouri	21	176	South Dakota	3
Pennsylvania	17	173	Colorado	1
Ohio	17	184	Oregon	6
New York	3	137	Arkansas	0
California	1	118	Florida	0
Texas	15	96	New Jersey	0
Illinois	2	75	Nebraska	0
Massachusetts	21	67	Maryland	4
Indiana	2	66	Georgia	0
			West Virginia	0
			North Dakota	0
			Connecticut	1
			North Carolina	0
			South Carolina	0
			Class "D"	
Class "B"			Dist. of Col.	11
Tennessee	119	129	Rhode Island	10
Iowa	18	97	Vermont	0
Wisconsin	1	63	Utah	3
Oklahoma	2	51	Maine	4
Minnesota	9	45	New Mexico	1
Alabama	1	27	Montana	0
Kansas	0	19	Wyoming	0
Kentucky	1	18	Arizona	2
Virginia	13	15	Idaho	0
Mississippi	0	0	Newfoundland	0
			New Hampshire	0
			Nevada	0
			Delaware	0

STANDING OF LOCAL ASSOCIATIONS

Saint Louis, Mo.	126	Davenport, Iowa	54
New York, N. Y.	126	Akron, Ohio	47
Memphis, Tenn.	119	Kansas City, Mo.	34
Detroit, Mich.	111	San Francisco, Calif.	33
Los Angeles, Calif.	97	Minneapolis, Minn.	33
Cleveland, Ohio	71	Spokane, Wash.	32
Pittsburgh, Penn.	60	Tulsa, Okla.	32
Milwaukee, Wis.	60	Seattle, Wash.	31
Dist. of Columbia	55	Springfield, Mass.	31

STANDING OF INDIVIDUAL MEMBERS

McConnell, W. B. c/o C. A. Verner Co., Pittsburgh, Pa.	81
Croul, Miss Helen I. Davenport Rating Assn., Davenport, Ia.	42
Coogan, M. T., c/o Shriver-Johnson Co., Sioux Falls, S. D.	27
Norling, C. J. New York, N. Y.	18
Younts, C. P. Barringer-Norton Co., Houston, Texas.	14
Rousselle Alex. A., Sioux Falls, S. D.	12
Rudell, N. C., Merchants Credit Assn., Evansville, Ind.	12
Talkes, S. H., Asst. Ret. Credit Men, Washington, D. C.	12
Zimmerman, Mrs. Verne A., Ellsworth Store, South Bend, Ind.	11
Dickson, A. E., Orlando Credit Assn., Orlando, Fla.	11
Rubidge, G. P., Bowman & Co., Harrisburg, Pa.	6

As many members fail to sign the application cards some may not have received proper credit: if such is the case write the National Office at once. Who will beat last year's individual record of 134 held by H. W. Leonard, of Joseph Horne Co., Pittsburgh.

Most Leading Credit Men Endorse Lamson Improved Service

Most of the officers and directors of the Retail Credit Men's National Association use Lamson Improved Service to handle their charges. In the following table, we have included all officers and directors of the association who are connected with retail stores.

Charges handled by Lamson Improved Service

E. W. NELSON Vice-Pres.
Treas. RUDGE-GUENZEL CO., Inc.,
Lincoln, Nebraska
Lamson Pneumatic Tubes.

S. E. BLANDFORD
Cr. Mgr., R. H. WHITE CO., Boston, Mass.
Lamson Pneumatic Tubes.

W. SLATER
Cr. Mgr., STERLING & WELSCH CO.,
Cleveland, Ohio
Lamson Pneumatic Tubes.

W. T. SNIDER
Cr. Mgr., SCRUGGS, VANDEROORT & BARNEY
D. G. CO., St. Louis, Mo.
Lamson Pneumatic Tubes.

MARTIN LARSON
Cr. Mgr., SHRIVER-JOHNSON CO., Sioux Falls, S. D.
Lamson Pneumatic Tubes.

D. W. AHL
Cr. Mgr., THE J. L. HUDSON CO., Detroit, Mich.
Lamson Pneumatic Tubes.

IRVING C. BROWN
Cr. Mgr., L. BAMBERGER & CO., Newark, N. J.
Lamson Pneumatic Tubes.

J. H. BARRETT
STEWART & CO., Baltimore, Md.
Lamson Pneumatic Tubes.

GEO. WATERFORD
BEST & CO., New York, N. Y.
Lamson Pneumatic Tubes.

FRED T. LEONARD
THE DANIELS & FISHER STORES CO., Denver,
Colo.
Lamson Pneumatic Tubes.

FRANKLIN BLACKSTONE
JOSEPH HORN CO., Pittsburg, Pa.
Lamson Pneumatic Tubes.

EDWARD MILNER
CAPPER & CAPPER, Chicago, Ill.
Lamson Pneumatic Tubes.

Charges handled in other ways

GEORGE A. LAWCO, Pres.
Cr. Mgr., JNO. GERBER CO., Memphis, Tenn.

JNO. M. CONNOLLY, Vice-Pres.
Cr. Mgr., CRICHTON BROS., New York, N. Y.

H. J. BURRIS
BERKSON BROS., Kansas City, Mo.

M. J. SOLON
THE DAYTON COMPANY, Minneapolis, Minn.

Lamson **Service**

Speed Protection
IMPROVED Economy
Flexibility

NOTICE TO ALL LOCAL ASSOCIATIONS.

Will You Let Memphis Continue to "Rub It In" in This Manner?
FROM THE COMMERCIAL APPEAL MAY 15.

Credit Men Ready to Lead World Again. Ajax defying the lightning was as nothing compared to the attitude the Memphis Retail Credit Men's Association has towards the numerous other competitive yet affiliated similar organizations of the whole world, especially of the United States. The Memphis association has strong hopes of again for the third time landing the national trophy for the most members gained of any retail association. This hope is based on the outcome of the recent membership drive, totaling a net gain, as announced at the big annual banquet of the organization on the evening of May 10, of over 100 new members. New York and Chicago have been put on notice and a powerful effort is being made to "beat Memphis" in such quarters. In fact, "beat Memphis" has been their slogan and unattained ambition for three years, since the local organization came into existence, except that last year the local association forfeited the annual prize for most members gained to Cleveland, Ohio, but winning one or two other prizes to make up for the loss, and retaining the title of "the champ R. C. M. A." in point of size. Organized in May, 1918, it won the membership prize at the annual convention in August of that year and at the same time became the largest similar organization, an honor which it has since held. The activity of the Memphis association in many directions, especially in the annual membership drives, gave it a prestige which won it at the annual convention the title "Peerless Memphis." Stirred out of their lethargy, the big towns put on drives, determined to beat the Memphis association. A result of this activity was that the total membership of the organizations composing the Retail Men's National Association jumped from about 1,500 in 1917 to about 8,000 in 1920. A final goal was set at the Detroit convention, last year, embracing every retail credit grantor in the country. This would be about 100,000, or more. It would be a "hog-tight-and-bull-proof" fence through and over which no wilful deadbeat could reasonably hope to creep or leap. If other communities are as successful as Memphis, the goal seems possible of attainment.

Since coming into being the Memphis organization has been the cynosure of the eyes of the retail credit men of the country. One of its most conspicuous accomplishments was the "pay-promptly" drive in 1918-19, resulting in greatly improved collections and a public educated to the idea of managing its finances in an improved manner.

The association is blessed in being essentially a working organization. Activity has always been its watchword. It has been most fortunate in having those at the helm who are unselfish and untiring in their work for the association. Credit is due Mrs. F. W. Dorch, with the Underwood Typewriter Company, chairman of the entertainment committee and her committee for the remarkably clever conceptions and carrying out of entertainment programmes. The recent membership drive was under the direction of Thos. B. Hooker of the New York Life Insurance Company, chairman,

WHO'S WHO IN THE CREDIT WORLD.

MR. R. H. POINDEXTER,

Credit Manager, D. Loveman Berger & Teitlebaum, Nashville, Tenn.

This gentleman was born and bred in the country, where he took pleasure in riding calves, likewise fished on Sunday, and did numerous things that a real boy would do.

At the age of eighteen, he went into the banking business in Clarksville, Tennessee, and he was given such chores as the following: Filling inkwells, putting in new pen-points, putting out fresh blotters every day, polishing the furniture and brass railings, and other trivial things around such an institution. He was also assistant collector. This position he left after a three-months' struggle. He rose within a period of eighteen months to the position of assistant cashier in this bank. At the age of twenty-two he became cashier, in which position he remained until the panic of 1890, when the bank failed. He was then made trustee, to wind up the affairs of the old institution.

While in the capacity of trustee he devoted his spare time to the study of medicine, and practiced it for ten years.

He then came to Nashville to seek something better. He obtained a position with the old Nashville Dry Goods Company, where he held down the job of Credit Man, until the fire of 1905. He remained with them until all their business affairs were righted.

He was one of the organizers, and was the first President of the local Retail Credit Men's Association, and is President of the Nashville Retail Credit Bureau, which was recently organized. He has served twice as Treasurer of the National Retail Credit Men's Association, and once as Director. He has also acted as Chairman of various committees of this association. He is at the present time Chairman of the Literature Committee.

He is considered one of the most eminent credit men in the United States.

WIRE FROM INDIANAPOLIS.

Wire your members to look out for four slick crooks, two women and two men, passing checks drawn by Blair & Co. on City Natl. Bank, Evansville, Indiana. Use names Jones Walker, Fuller and Stewart in checks. Whole scheme fraudulent as checks were printed for that purpose. Have worked Louisville, Lexington and Indianapolis hotels and merchants. Think still in middle-west.

Merchants Association, Indianapolis,
W. E. Balch, Manager.

FROM DES MOINES, IOWA.

We are desirous of locating one Aubrey D. Corkum, formerly a Captain in the National Army, located at Camp Dodge and later at Camp Lewis, Washington. The address which he furnished the War Department with when he received his discharge was:

R. F. D. No. 2,
Alpine Hill Road,
Fitchburg, Mass.

Our letters from this address were returned by Mrs. J. Corkum with the notation that they did not know the address of the above named party.

L. H. Kurtz Co.,
Des Moines, Iowa.

THE BUYER'S STRIKE AND THE CREDIT MANAGER.

FRED E. KUNKLE,

Business Counselor.

When the recent business depression struck the country, almost every retail merchant in the United States felt the shock. Before the buyers' strike began in earnest, merchants were having an easy time of it. Business would come without effort. Everybody seemed to have the buying habit. Money seemed plentiful. The sales force felt the same pressure of easy sales. "Why bother about selling—people are buying; we don't have to sell." And so the sales force lapsed into an order-taking crowd, with the general attitude of "Buy what we have if you want to; if we haven't it go somewhere else. We should worry."

The office force and the credit department were swamped with work. The buying fever even increased the personnel. And so while everybody was in a buying mood the credit man became indifferent as to whether he offended customers or not. His force reflected the same attitude of indifference. They were having plenty of business—why worry. And so the credit office lost the spirit of "store service" also and got away from selling habits. Instead of "The customer be pleased," the attitude probably assumed that of "The customer be damned."

GO GET IT.

Of course, this exaggerates actual conditions but portrays in part the essential difference of attitude between times when the public is buying and when it is not buying. And now that the buyers' strike is in full swing real salesmanship is again at a premium. Today the successful merchant finds business by going after it instead of waiting for it to come to him. Live merchants go after business, and the cheapest way is via the mails. Every store has a fertile mailing list—why not work it?

The object of direct mail advertising is to get more customers into the store; to get more personal publicity by reaching the individual; singling him out, and keeping after him all the time with a message delivered once a week or twice a month, personally addressed, thus assuring that the message will receive each person's individual attention and be read.

The latest perfection in the printing world makes it possible to personalize booklets, circulars, letters or anything else in the same printing. If you want to make your enclosures touch the heart of the individual learn how by writing the Electrograph Advertising Service, 1132-34 South Wabash Avenue, Chicago, Ill., who have just gotten out a booklet "The Story of Individualized Literature." It has my name printed on the front and on the inside cover full name and address, with the salutation. By a specially designed process this is all done at the same printing. Thousands of these booklets have been mailed out all over the United States and each is personalized in the same way as mine.

USING THE CREDIT MAN'S MAIL TO GET BUSINESS.

Every month the credit office mails out thousands of statements. Hundreds of letters are written every week. Without added expense, except the printing of a circular or other sales literature, these mailings can be made the vehicle of getting more business into the store.

Getting more business into the store means more sales. More sales mean more profits. More profits mean more rapid turnover of stock and capital; more turnover means more business and so more money in the till; and more business means the continued success of the house with which the credit man is connected. As credit manager it is up to you to fight the buyers' strike by energizing the NEW BUSINESS IDEA—more sales by mail.

The buyers' strike reflects a loss of sales volume. This in turn connotes a loss of credit volume. Conversely, more sales mean more business for the credit office. Just so long as the vision of securing new business or repeat business is left solely to the activity of the advertising department, the real business getting possibilities of a large retail store will be about as efficient as a twelve cylinder motor hitting on all four, or a 16" gun firing a 6" shell. And conversely, granted an institution like our large retail stores to sell and defeat the buyers' strike, just as soon as every officer, director, and employee imbibes the New Business Idea—more sales by mail, in person, and by the spirit of store service—the cough of the metaphorical motor will change to the hum which connotes real power and the high explosive will reach its destination with the detonation of a 16" shell.

THE NEW BUSINESS IDEA.

After all, it is the individual's ability to visualize the whole picture of what the store stands for in the way of sales and service. The periodic financial statements mean little unless visualized from the standpoint of buying, sales, finance and service. The individual, wherever he may be, must appreciate the fact that his particular department represents but the background, and that the real bulwark is expressed in the whole store, functioning as a unit.

The Credit Department has a unique and unusual opportunity to be of service and to sell. The daily business based on monthly average, let us say, averages 65% credit business and 35% cash business. The Credit Department brings home to the people dealing with the store on charge accounts the good service of that store. It has the opportunity of selling every charge customer on the books. It is an important connecting link in the volume of business. It is an adjunct to the sales and advertising forces, and has within its power a tremendous sales-service power, which can be used as a Good Will Builder.

If an elevator operator calls you by name as you step into his car you cannot but feel kindly towards him or her. The sales force, the office force, and particularly the credit department, have the best opportunity to accomplish far-reaching results in this line of personal contact. If every charge customer

could, during a visit to the store, be greeted by name by someone, an officer, floor walker, sales clerk, credit manager or some one on his force, the volume of business would show a sharp upward curve. The easiest and perhaps most fatal error into which any one may fall is to be impatient toward a customer who seems less fortunate than his neighbor with a winning personality.

The first and foremost essential in Business Building is personal contact. Every one in the store plays his part from the elevator and telephone operators up to the president. The Credit Manager has his part to play in the store's service. He should see to it that all instructions are issued and his force thoroughly trained to consider the customer first, last and always—the customer is always right—the customer is our bread and butter. SERVICE instead of "waiting on customers" behind the counter or at the credit office window.

After the personal element—the law of humanics has been attended to—the credit man can take up constructive credit policies and business-building by the written work. He has managed the spoken word and now comes his task with the written work.

SUPER-SALESMANSHIP.

A Credit Man should be a salesman and sales manager as well as a Credit Manager. He should get the sales point of view. He should become imbued with the idea of bringing more people into the store, of getting them to come there in larger and larger numbers. The question of "store service" depends as much upon the credit man as upon the sales force, as nearly all credit men are charged with supervision of the work of Credit Authorization by phone or tube. If the credit man can help improve the store service he can please and satisfy customers, make them come back and to talk up the merits of the house to their friends, who are also likely to come in and buy.

Getting more charge accounts on your books and keeping them active is one effective way to encourage buying. Toning up the sales force and improving the service of the credit department is another way to defeat the buyers' strike. Keeping the charge account working by a personal message, once a week or twice a month, means a corresponding increase in credit volume. Credit is the balance wheel of business. It is the life and soul of the retail store. If you are a progressive, live wire credit manager, you will want to improve the service of the Credit Department to the customer, you will introduce better organization and management methods, you will get closer to the buyer in person and through the mails, and you will work in closer harmony with the merchandising plan. There are many ways in which a Credit Manager can boost sales.

Let us go and find prospects for new business and repeat. Where and how will we find them? Are they not:

1. Present customers;
2. Past customers;
3. Cash customers;
4. Possible New customers?

There are those who like the store's service and buy there all the time. Your ledger will spot them. There are those who have pleasant relations with the selling force and the Credit Department, and are known personally. These can be made into boosters. If you can go over your ledger experience and spot them, you can make them up into a special boosters' mailing list. Your literature to them can be of a certain kind. It ought to be different from that going to other customers.

There are those who are not using the charge account as frequently as they ought to. There are others who use the charge account very rarely. There are those who use it only sporadically. There are those who have no charge accounts. Your ledger experience should enable you to catalog these also and give each of them special treatment in the way of business building literature—watching for their appearance at the store and cementing business relations on a closer friendly basis.

MAKING THE LEDGERS TALK.

Energize the New Business Idea. By personal calls, thru the mails, on those of your present customers who do not come into the store frequently, you work the most fertile new business soil.

The credit man is in close touch with his ledgers. His ledger experience should be utilized to the fullest extent. In these so-called hard times, more recently known as the Buyers' Strike, it is up to the Credit Man to vitalize the idea of more sales by mail, in person and through better service.

Why not go over all of your accounts, years back if necessary, but beginning with the present and working backwards, and list them one by one, catalog and classify them into

- (1) Steady Buyers; (Still buying regularly)
- (2) Occasional Buyers; (not using charge account as freely as formerly)
- (3) Sporadic Buyers; (using charge account sporadically)
- (4) Sparing Buyers; (using charge account very infrequently);
- (5) Closed Buyers; (not using charge account any longer).

Interpreted in terms of statistical data and figures, or reduced to graphs, these classifications may in turn be subdivided into

- (1) Size of Monthly Account
- (2) Purchases in recent years
- (3) Possibilities—more sales
Likely to be booster?
- (4) Departments purchased from;
- (5) Paying Habits;
- (6) Desirability;

Such an analysis of your accounts should suggest many business building ideas and shape up the kind of treatment you think each account ought to receive.

After such an analysis a plan of campaign is in order and the Credit Manager becomes a business builder, even a direct-mail or advertising copy-writer. In this connection, he should, of course, employ the co-ordinating

services of the advertising staff and secure their co-operation as well as that of the merchandising organization. After the credit man has worked up business in hand, he can undertake a campaign on a new mailing list—prospective customers not on the books, and begin a campaign to "drum-up trade." Here again, he will need the co-ordinating services of the advertising dept.

CONSTRUCTIVE CREDIT.

Credit is the artery of commerce. As the wielder of credit you should bring home to the customer the added convenience of a charge account, and draw up a series of inserts to go out with letters and statements on the "Value of the Charge Account." Don't forget that when the buyer goes on a strike it is because he feels the buying shoe pinching him. If you can postpone the unpleasantness of parting with ready cash by making buying easier through credit, you can keep your charge accounts working overtime. Since the buyer is not spending as much money as he used to, you must give him more credit and easier terms. In this way you can make him buy more than he would otherwise. By shortening the settlement period and reducing the size of payments, you can further ease up on the credit situation. For example, instead of having all accounts payable end of month, have them payable twice a month in 25% or 50% of the amount purchased the preceding month. In other words, inflate your credit balloon but at the same time contract it. Make it look like an easier burden, though in fact it is about the same thing.

Keep on your toes on collections. Don't be as severe as you were in the days when buying was "easy money." But in being more lenient insist upon the "pound of flesh," that is, get your little mite every pay day or pay period, and GET THAT MITE. Don't let it slip out of your hands. If you do this you need not worry about taking on more charge accounts.

You should look upon the credit department as an opportunity for making a sale which might not be otherwise made. Instead of having simply an eye to finances and collections, keep both eyes on sales, getting more credit volume, and then squeeze all the money out of your accounts you can legitimately.

It costs money to get customers on your books. When you have them there keep them as long as possible. When you are threatened with the loss of a customer find out the reason why, whether it is avoidable. Make this as much your job as if the customer was leaving town owing you several hundred dollars.

You should keep in close touch with your accounts. Whenever an account becomes inactive or sub rosa, you should know about it. When you see a customer slipping away from you, you should send him one of your series of specially designed letters for this very purpose, or call him up on the 'phone, or send your collector around. You can pound him with advertising material of the right sort and promise to make buying easy for him.

Get the NEW BUSINESS IDEA, energize it, vitalize it. New business ideas are being developed every day and utilized in business-building. A large department store in Cincin-

nati has developed the "Personal Service Bureau." A store in Grand Rapids, Mich., has developed the "Suburban Day" idea, designed to boost sales on FRIDAY to out-of-town and suburban trade. It Direct-Mails a double-page list of bargains, newspaper size, to every family living on the rural routes. Develop some new idea or pass on a good one to the CREDIT WORLD. Let your fellow credit managers have the benefit of new business building ideas. Let your national paper become the NATIONAL EXCHANGE OF BUSINESS-BUILDING IDEAS for the Credit Department.

Fred E. Kunkel,
Woodward Building,
Washington, D. C.

GOOD THOUGHTS FROM QUINCY, ILL., BULLETIN.

Mr. Merchant: Evidently you have not given the matter of Credit Extension as serious consideration as you should. If you have not already found the ability to pay on the downward trend you no doubt will realize the fact after you have, through leniency, allowed several accounts to run beyond the party's ability to pay, even though he may be strictly honest and means well, but due to lack of work he cannot meet his obligations. His credit in the past has been good, times and conditions were good, he paid promptly, he was making money and there was no reason why he should not have everything he needed and more, from the fact that he was making plenty and there was no reason why he should not buy anything he might take a fancy to. At this period times have changed and are changing very fast, but the average customer has acquired the habit of buying whatever he desires and is not contented to deprive himself of any of the luxuries he has been accustomed to so long as he can buy on time. The consequence is that he has gotten beyond his ability to pay, the merchant through necessity is compelled to advise that they can carry him no longer and he being unable to pay, seeks credit elsewhere, and if unable to get credit spends his cash with some merchant to whom he is not obligated. Without co-operation you have no way of knowing just how your customers are paying, but if you are a member of the ASSOCIATED CREDIT MEN OF QUINCY, and use your phone, you can find out just how anyone pays, what he does, and approximately what he makes per week or month, and just how he takes care of his obligations at other mercantile establishments. The cost is absolutely nominal compared to the information you can get. Did you know that the Credit Bureau was double-barreled? Well it is, it works both ways, if a customer is deserving of credit you are so informed, on the other hand, if he does not pay, or pays but is slow you are so informed, you know just what to expect from the customer. There is one point that should be absolutely known in extending credit, that is ABILITY TO PAY, another point equally important is how promptly he does pay. This information is furnished you by the ASSOCIATED CREDIT MEN OF QUINCY.

Another very important matter that should not be overlooked is the fact that our association does not only get the credit situation locally, but does have information the country over, from the fact that we are connected with the Retail Credit Men's National Association on and get credit information from the different associations as follows:

New York City issues weekly bulletin.

St. Louis, Mo., issues weekly bulletin.

Tulsa, Oklahoma, issues weekly bulletin.

Cleveland, Ohio, issues weekly bulletin; also monthly magazine.

Los Angeles, Cal., daily bulletin which is sent to us regularly, besides we are receiving reports almost daily from other sources, which keep us in touch constantly with the credit situation all over the entire United States.

All this information, which in any way bears on local conditions, is sent you through a weekly bulletin which in itself is worth the price you are charged for the entire year. Remember this, you are not restricted, you get an unlimited contract, the information you get depends absolutely on what you ask for. We cannot anticipate your wants, but we can answer your inquiries on financial standing of almost every person in the city of Quincy and adjacent territory. Think the matter over and if you desire any further information call our office, we will be very glad to take up personally any points you may wish to know regarding our plan and the cost of same per year.

SPECIAL FROM HUTCHINSON, KANS.

We desire to report through you to our members, of a very bad forger, who uses names of real people living at the points where he pulls off his check artist stunts.

This party is six feet tall, weighs about 200 pounds, has brown hair, blue eyes and very gentlemanly manners and the following is his method of procedure:

He sends a woman in advance shopping who calls on the furniture dealers and selects one or more tables, agrees upon price to be paid and says she will have her husband call shortly. He does, and always approves of the higher priced table and pays for it with a forged check, using the name of some responsible business man in the neighboring county. The check is made payable usually to a railroad man living in the city where the purchase is made. His check is usually from \$30 to \$40 greater than the purchase price. He secures this difference in cash and the dealer does not discover the forgery until delivery is made. This was pulled off in Hutchinson Monday, April 18th, and repeated in Pittsburgh, Kans., Thursday, the 21st. In Hutchinson he succeeded with two dealers, clearing up \$65.00. In Pittsburgh with only one dealer, clearing up \$36.50.

Another case: Harry C. Roberts came into this city to open up a large egg business. He reported himself as the largest egg operator in Boston. His plan was to open a business here and leave a manager in charge. He put out his circular to the rural merchants, quoting a premium price on eggs and of course very many shipments were coming in and all the while he was offering a premium above the regular market. A week this evening he sold eggs that cost him 22c for 19c and with all appearances was in the act of leaving the city

when placed under arrest by the postal authorities and is now being held by the Federal authorities for further investigation.

We would not be surprised if this is the same party who pulled off certain egg deals in Texas, Oklahoma, and Nebraska. The following is a description of the man:

Harry C. Roberts is six feet tall, quite slender, weighs 150 to 160 pounds, dark hair, brown eyes, sallow complexion, nervous and excited manner.

FRANK E. MORRIS OF DALLAS REPLYING TO HELLER QUES- TION IN APRIL ISSUE.

In the April issue of the Credit World, Heller asked what attitude in extending credit is to be assumed toward the son or daughter of a father and mother where one of the parents has credit virtues, and the other is a black sheep.

ANSWER.

Fatty Arbuckle in one of his films screams, showed a congested corner in a country town. People, ducks, automobiles, donkeys, etc., were very numerous. The country constable, or traffic cop in charge of the semaphore at the street intersection was very busy with his, first STOP, then GO, until—and this is the answer)—until the school bell rang, and the children were seen streaming into the street.

The cop—in immediate answer to the hunger signal, or dinner bell, hung a sign on the semaphore reading USE YOUR OWN JUDGMENT, and rushed away.

If the son or daughter has not yet been tested, the only way in which you can determine whether they have inherited the bad or good paying qualities—is to sound them out with a little credit in your products, and gradually increase the amount as you find them worthy. If they play fast and loose at the start, you can chalk it up to experience.

In any event it is the same gamble that a man takes in trying to dodge automobiles instead of waiting patiently until the roadway is clear to cross. If he doesn't get hit he is an expert dodger—if he finally gets hit he is a fool.

Frank E. Morris Dallas, Texas. ANOTHER ANSWER TO HELLER.

It is a question for every credit manager to decide. The son or daughter may have the sins visited from their father. The virtue of the mother would in most all cases over-balance the sins of the father. I as a credit manager would not judge the parentage against any son or daughter. Because there is many a good child from an undesirable parentage and again undesirable child from good parentage. Watch the person that comes in for credit, on the strength of his good parentage, as he is trying to get credit on their honesty and not his. Each credit man must use his own judgment, when the person appears for credit. Doesn't the Bible tell us, "I will visit the sins on the third and fourth generations." And if this is so, this son or daughter might be of the fifth generation, which would be good. Therefore I would extend credit only on the conditions as to what I find at that time when such a person is asking for credit.

I. Laskey,
Mgr. King Clothing Co.
Rockford, Ill.

THE CREDIT WORLD

FROM FORT WORTH, TEXAS.

There has been a man in Fort Worth giving bad checks to numerous merchants along with ourselves. The name is W. Robert Tipton, photographer by trade and answers to the following description—He is about six feet tall, weighs about 170 pounds, complexion fair, with a great deal of color in his face. He is usually rather commonly dressed.

It is our understanding that this man is out on suspended sentence. In case he is apprehended Fort Worth wants him.

WIRE FROM SOUTH BEND, IND.

Look out for well dressed colored man, rather slim, wearing brown suit, brown fedora hat, about 25 years age, using name James Green. Passing certified checks, \$60 and \$65, on National Bank of America, Gary, Indiana, signed W. E. Caldwell certified by T. C. Durkine, Cashier. Operated in South Bend May 25. Notify National Office if located.

REMEMBER FARE AND ONE-HALF FOR ROUNDTRIP TO HOUSTON CONVENTION

MEMBERSHIP

Every member added to our ranks makes another co-operative working unit in the interest of Better Credits and Prompt Collections, means more Service, Larger field and Added Information. Only sixty days remain before the end of our fiscal year. We now have approximately 10,000 members. If each of these will get one new member before August 1st., it will mean we can go to the Convention at Houston 20,000 strong, the greatest Association of Retailers in the Country.

It can be done if each will do his or her part. Will you get one new member? Here is an application blank. Have it signed and sent in today. Don't worry about the fee, we will send a bill when the application is approved.

THE RETAIL CREDIT MEN'S NATIONAL ASSN.

National Bank of Commerce Bldg., St. Louis, Mo.

I desire to make application for membership in your association, and enclose herewith five dollars, being my dues for one year and including subscription to the Credit World.

I agree to co-operate both locally and nationally with all Retail Credit Men, and assist in upbuilding this Association.

Name.....

Address.....

City State

Firm represented Date

Kind of business.....

Recommended by

10:00
A. M.

2:00
P. M.

2:00
2:15

2:30

2:45

2:55

3:00

3:00
3:15

3:30
P. M.

4:00

**Programme of Second Annual State Conference
of Retail Credit Men and Reporting Bureaus of California
June 16, 17, 18, 1921, San Francisco, Calif.**

PROGRAM**Thursday Morning, June 16th.**

10:00 A. M. **Registration**—Palace Hotel or Assembly Hall—The Emporium.
After registration delegates may attend the Conference of Wholesale Credit Men, the Credit Reporting Bureau at 112 Kearny St., the Credit Departments of the Retail Stores or visit Conference Displays at Assembly Hall—The Emporium.

Thursday Afternoon, June 16th

2:00 P. M. **Convention**—Called to order by Chairman, Mr. H. Victor Wright, Secretary Brock & Co., Los Angeles, Calif.

2:05 Roll Call.

2:15 Address of Welcome. Hon. James Rolph, Jr., Mayor of San Francisco.

2:30 Address of Welcome. Mr. Geo. Kramer Jr., President Associated Retail Credit Men of San Francisco, and Credit Manager Hale Bros., San Francisco.

2:40 Address of Welcome in behalf of Merchants of Oakland and San Francisco. Mr. Harris C. Capwell, President H. C. Capwell Co., Oakland, Calif.

2:50 Response to Address of Welcome. Mr. J. W. Lewis, Los Angeles, Cal., Director Retail Credit Men's National Association

3:00 Communications and Announcements.

Mr. J. L. M. Shetterley, Secretary Associated Retail Credit Men, San Francisco.

3:05 Appointment of Committees.

3:10 Conference Subject, No. 1. "The Credit Office in a Merchandising Organization."

A discussion of the proper relationship to be established between the Credit Manager and other departments or functions in the merchandising organization. What contribution can and should the Credit Office make toward the policy and administration of sales, buying, publicity, etc?

Mr. Edward J. Dollard, Credit Manager O'Connor, Moffat & Co., San Francisco, Cal.

3:30 P. M. **Open Forum.**

4:00 Conference Subject No. 2, "The Credit Office and Sales and Publicity."

A discussion of possible points of intimate co-operation between the Credit Manager and the sales and advertising department. If the Credit Department is for better and more profitable selling—how can that ideal be extended and made operative?

Mr. S. E. Edgerton, Credit Manager Broadway Store, Los Angeles, Cal.

4:20 Open Forum.
5:00 Adjournment.

Thursday Evening, June 16th.

8:00 Perfecting State Association.
10:00 Adjournment.

Friday Morning, June 17th.

9:00 A. M. **Inspection of Conference Displays.**

9:30 **Conference Subject No. 3. "The Credit Office and Merchandising Policies."**
A discussion of the possible points of co-operation between the Credit Manager and the merchandising or buying departments. What are the possible points of mutual contact between the Credit Office, and the stock plans, price-lines, and merchandising policies of the store?
Mr. A. R. Macoon, Credit Manager, Roos Bros., Oakland, Cal.

9:50 10:20 **Open Forum.**
Conference Subject No. 4. "A Scientific Measurement of Retail Credit."
A discussion of possible methods of determining a scientific and uniform method of measuring the efficiency of a credit office. Upon what factors does the efficiency of the credit office depend?

Mr. J. L. Bowden, Credit Manager, Isaac Upham Co., San Francisco, Cal.
Open Forum.

10:40 A. M. **Conference Subject No. 5. "The Scientific Relationship between Sales and Book Balances."**
A discussion of the problems of general finance relating to credit extension and the relation between income from credit accounts, to cash sale, and store resources. What is the proper relation between cash and credit sale? What proportion of total assets, or of relative liquid assets, should be allotted to credit accounts?
Mr. Earl D. Pillsbury, Secretary Retail Credit Research Club, San Francisco.

11:30 Open Forum.

12:00 Noon Adjournment.

Friday Afternoon, June 17th.

1:30 P. M. **Conference Subject No. 6. "The Distribution of Credit in the Community."**

A discussion of Individual Credit in its relation to total credits extended.
Mr. J. W. Lewis, Assistant Cashier Union Bank & Trust Co., Los Angeles, Cal.

THE CREDIT WORLD

- 1:50 Open Forum.**
- 2:20 Conference Subject No. 7. "The Relation of Industrial Progress and Policy to Retail Credit."**
A discussion of the effects of unemployment, strikes, lock-outs, etc., upon credit and collection. A discussion of what the Credit Manager should know about industrial conditions, in order, not only to control credit, but advise the management in matters of policy.
Mr. E. M. Hitchcock, Manager Pasadena Merchants Association, Pasadena, Cal.
- 2:40 Open Forum.**
- 3:10 Conference Subject No. 8. "The Handling of the Direct Inquiry."**
P. M. A discussion of the proper disposition of the direct inquiry. Should firms in a community where a Credit Bureau is operative reply direct to an inquiry emanating from other cities.
Mr. William W. Weir, Credit Manager A. Hamgurber & Sons, Inc., Los Angeles Cal.
- P. M.**
- 3:30 Open Forum.**
- 4:00 Conference Subject No. 9. "The Credit Reporting Bureau in a Community."**
A discussion of what its service should be—the demands of the credit men—its value in the economic life of the community.
- 4:20 Open Forum.**
- 4:30 Conference Subject No. 10. "The Adjustment Department as an Adjunct of a Mutual Reporting Bureau."**
A discussion of the value of an Adjustment Department, as an aid to the proper functioning of the Reporting Bureau.
Mr. Irl D. Brett, Manager, Adjustment Department, Retail Merchants Credit Association, Los Angeles, Cal.
- 5:15 Adjournment.**
- Saturday Morning, June 18th.**
- 9:00 Inspection Conference Displays.**
A. M.
- 10:00 Address**—By Mr. J. H. Tregoe, Secretary National Association of Credit Men (Wholesale.)
- 11:00 Address**—By Mr. Miner Chipman, Retail Credit Research Club, San Francisco
- 12:00 Adjournment.**
- Saturday Evening, June 18th.**
- 7:00 Banquet**—Gold Room, Palace Hotel
P. M. Delegates are guests of Retail Credit Men of Oakland and San Francisco.

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PERKINS ADJUSTMENT COMPANY

A cursive signature in black ink that reads "H. E. Perkins".

MAIN OFFICE 729 CENTRAL NATIONAL BANK BLDG.
ST. LOUIS, MISSOURI

ADDRESSES WANTED

Members are interested in locating the following persons. If you know anything regarding them report at once to the National Office, where a record is kept of the member making the inquiry.

Members reporting names for these columns are urged to give the occupation.

- Abbey, Victor L., formerly of New York City and Hartford, Conn. Stock and bond salesman.
- Adams, Oscar, somewhere in Colorado.
- Adams, A. W., was to have gone to Erie, Pa.
- Adams, Mrs. Claire, N. Hotel, Netherlands, N. Y.
- Allen, Jno. T., West Point, Va.
- Allen, Mrs. F. L., 1 W. 69th St., New York City.
- Allen, Mrs. Faye c/o Lee Huckins Hotel, Oklahoma City, Okla., husband is bell boy.
- Allison, O. L., 1004 Highland Ave., Knoxville, Tenn., machinist for Southern Railway shop, later c/o I. H. B. Round House, at Gibson, Ind.
- Allison, Mrs. C. H., 204 Ogden St., Rockford, Ill.
- Anderson, Mrs. Frank B., Cincinnati, Ohio.
- Anderson, Mrs. Lillian, 1538 Otto St., Chicago, Ill.
- Andley, Chas., 9304 Dickson Ave.
- Arbuckle, D. H., West Middleton, Ind.
- Armstrong, Mrs. C. J., believed to be in Florida.
- Arnold, G. F. T., Hotel Bretton, Hall, N. Y.
- Artman, Carrie, Russell Pamson Hotel at Waterloo, Iowa, also 2711 Perry Ave., Rockford, Ill.
- Atwood, Edwin F., Hingham, Mass. Painter, said to have moved to St. Louis.
- Augustine, Fred., Sterling, Ill.
- Ainslee, Gladys M. (Mrs. Geo. J.), 245 E. 50th St., New York City, later Los Angeles.
- Austin, F. P., Clinton, Iowa.
- Baldwin, Amy E., Boston, Mass.
- Barker, Mrs. Lou's, 60 West 76th St., New York City.
- Bartow, Mrs. Rose, 312 S. 5th St., Lyons, Iowa.
- Bates, Ralph, Miles, Iowa, later Beloit, Wis.
- Baldwin, C. E., 90 Summer St., Muskegon, later to Upper Peninsula.
- Baldwin, Leonard, Tuscany Apts., 40th St. and Stony Ren Lane, is traveling salesman for West Indies Paving & Cementing Co.
- Balentine, Andrea, Clinton, Iowa.
- Babrough, Mrs. F. H., 219-4th Ave., Clinton Ave.
- Beayregard, E. D., Bennett, Iowa.
- Beeker, John, 532½ 12th St., Rock Island, Ill.
- Beelman, J., Clinton, Iowa.
- Bell, Samuel E., Smethport, Pa., later Fla., also Southwestern Oil Fields.
- Bell, Verne S., 1869 E. 86th St., Cleveland, Ohio.
- Benzinger, J. B., 154 Florida St., Buffalo, N. Y.
- Bird, J. A., Merna, Neb.
- Blake, Miss Elizabeth M., Park Ave. Hotel, N. Y. City, later Newton, Conn.
- Blanton, R. C., 1112 E. Main St., Richmond, Va.
- Blazevia, Mrs. Louie, Niagara Falls, N. Y.
- Bliss, Edw., 1000 N. Lawrence Ave., Wichita, Kansas.
- Blook, A. E., c/o Cronin-Swift Land Co., while there, now in real estate.
- Bolton, Miss Helen, 859-7th Ave., New York City.
- Bonta, Mrs. D. A., Hotel Savoy, Cleveland, O., formerly with cleaning crew as forelady in the Swetland Bldg.
- Bowlby, H. M., Toledo, Ill.
- Boynton, Mrs. Josephine, Gloversville, N. Y.
- Bracken, Thomas J., Griswold Hotel, 334 Euclid Ave., c/o Twin Tire Spark Plug Co.
- Brandon, H. 200½ Galena St., Freeport, Ill.
- Brannen or Brainer, c/o Murphy's Hotel, Newton, Kansas, machinist by trade.
- Brennan, C. N., c/o The Tribune, Cape Girardeau, Mo., also the St. Louis Republic.
- Brewster, F. H., 36 Wilcox St., Muskegon, Mich., was supt. of Linderman Mach. Co., later with Mercantile Credit Clo. Co. of Detroit, Mich.
- Briggs, L. C., Tulsa, Okla.
- Britten, Philip, in wholesale business in Chicago at 219 N. Peoria St.
- Brooks, Claude, Washington, D. C., R. R. clerk.
- Brooks, Lieut. D. A., 114 Aero Squadron, U. S. A.
- Brooks, Claude, supposed to be in Washington, D. C., as R. R. clerk.
- Brown, S. H., working for Frisco Round House at Kansas City, Mo.
- Brown, R. N., Clengora, Miss.
- Bruce, Mrs. Harry, 358 Cabot St., Beverly, Mass.
- Bruce, Geo. A., 46 Windsor Place, Forest Hill, N. Y., traveling salesman for rugs and draperies.
- Brumbach, Hal., Manchester, Ga., c/o A. B. & A. (Atlanta, Birmingham and Atlanta R. R.) prior to that worked for the Illinois Central at East Thomas near Birmingham, Ala.
- Buck, J., 211 Vickers Bldg., Cleveland, Ohio.
- Buelow, W. E., Cedar Falls, Iowa.
- Burdette, F. H., Des Moines, Iowa, stock salesman.
- Burks, Mrs. A. D., 2413a West Main St., Richmond, Va.
- Burriss, Mrs. Roy, 602 Clymourn St., Milwaukee, Wis., husband was teamster for Hiltz Lbr. Co.
- Butler, Ralph S., Atlanta, Ga.
- Butterfield, R. B., resident of Brooklyn, Mass., formerly major in U. S. A.
- Byrnes, Robert, 4109 Lafayette Ave., St. Louis, Mo., c/o H. W. Dubiske Co., St. Louis, Mo.
- Callahan, Edw. F., 55 Elizabeth St., E. Detroit, Mich., moving picture manager.
- Campbell, Mrs. Margaret, 613 E. 99th St., Cleveland, Ohio.
- Caplin, Wm., 5902 Quincy Ave., Cleveland, Ohio.
- Carlton, Gerald R., 508 Jewelers Exch., Minneapolis, Minn., representative of the Western Cumco Company, of Moline, Ill., now said to be staying at Brown Hotel, Des Moines, Iowa.
- Carpender, Mrs. M. C., Albany, N. Y.
- Carpenter, Mrs. H. W., 178 Sanford St., Muskegon, Mich., dressmaker.
- Carpenter, Mrs. C. H., R. F. D. No. 4, Hampton, Mich.
- Carpenter, M. L. E., 95 Clay Ave., Muskegon, Mich.
- Chaneson, Mr. H. A., now in Detroit or Cleveland, was manager of Bon Ton, in millinery dept. at Davenport, Iowa.
- Chase, J. H., Treethills & Staten Island, N. Y.
- Child, Chas. M., 1814 State St., Harrisburg, Pa., eastern dist. mgr. for Avalon Farms Co., Chicago, Ill.
- Chase, James, 210 N. 2nd St., Clinton, Iowa.
- Christopher, Thomas, Clinton, Iowa.
- Clark, R. L., Chicago Heights and Gary, Ind.
- Clarke, C. H., 1548 E. 82nd St., c/o The Garland Co.
- Clancy, Chas. X., Clinton, Iowa.
- Clemens, Mrs. Gertrude, 720 Washington St., Clinton, Iowa.
- Cloak, Mrs. S. D., 214 W. 92nd St., New York City.
- Clift, Mrs. F. T., 344 W. 72nd St., New York City.
- Cooper, C. C., 13500 Emily Ave.
- Cooper, Wm. H., Clinton, Iowa.
- Conner, Theo., 2318 Bellfield Ave., business place at 414 Erie Bldg.
- Cooper, T. V., Hopewell, Va.
- Corcoran, Mr. E. W., St. Louis, Mo.
- Crewe, Mrs. Nora, C., 7002-179th St., Donald Court, N. Y.
- Crockett, Margaret, formerly Margaret Skipwith, 4609a Page Ave., St. Louis, c/o Eagle Packet Co.
- Crouch, Mrs. Alex W., New Castle, Ontario.
- Cunningham, Peter, Webster City, Iowa.
- Dannamann, Mrs., Grand Island, Nebr.
- Daudé, E. G. B., 34 Nassau St., New York City, also Jackson Point, Canada.
- Dauley, Mrs. Olive, 611 Ocean Ave., Brooklyn, N. Y.
- Day, Mrs. E. P., 210 Washington St., Greenville, N. C.
- Dawling, Mrs. C. P., Montague, Mich., works in millinery store, 859 Osadae Ave., Chicago.
- De Lancy, Lacey, Greensboro, N. C., is mechanic, later to be in Detroit, Mich.

- Deverell, Mrs. Pauline, 260 W. Utica St., Buffalo, N. Y., later New York City, N. Y.
- Dewey, Timothy W., 143 Sargeant St., Holyoke, Mass., engineer.
- Dickerson, F. B., 210½ W. 5th St., Little Rock, Ark.
- Dimitrie, Jean, Kansas City, head waiter at Kansas City Athletic Club, believed to be in East.
- Doelger, Joseph Mrs., 306 E. 67th St., New York City, N. Y.
- Felger, W. Doyle, 2039 E. 93rd St., c/o Eller Motor Co., Cleveland, Ohio.
- Drucker, Helen M., 7200 Wade Park Ave., Cleveland, Ohio.
- Ducharme, Detroit, Mich., Production Mgr., for Pneumatic Tool Co., formerly of Chicago.
- Dukes, Lucille, 1734 E. 19th St., stenographer, supposed to have moved to Houston, Texas.
- Dunbier, O. B., Savoy Hotel, Lincoln, Nebr., formerly of Parker, S. Dak.
- Eastman, C. S., 1511 Jefferson St., Waterloo, Iowa.
- Einstein, Margaret, 3211 Prospect Ave., employed by brother the Higbee Co. & Ames Co.
- Ellis, Mr. Harry, 83 Monticello Pl., Buffalo, N. Y., said to have moved to Chicago.
- Elliott, R. S., 3133 93rd St., Cleveland, Ohio.
- Ellsasser, F. C., 11411 Whitemore Ave., Cleveland, Ohio.
- Elmer, Mrs. A. V., 159 E. Market St., Akron, Ohio, school teacher.
- Eisenrath, Mr. and Mrs. Louis, 1810 Michigan Ave., Joplin, Mo.
- Faistreux, Mr. E. B., 10 W. Hainburg St., Muskegon, supt. of ward service, Ptg. Co.
- Farmer, Miss A., 362 Riverside Drive, N. Y.
- Farrow, A. J., Tractor salesman c/o L. K. Pense Co., Bozeman, Mont., also Mt. Vernon Auto Co. at Mount Vernon, Wash.
- Farver, Mrs. W. B., 414½ W. 3rd St., Davenport, Iowa.
- Fenn, F. J., Bay St. Louis, Mississippi, later of Shreveport, La.
- Feejee, Mrs. Caroline, 97 Spring St., Springfield, Mass.
- Finger, Samuel S., former address 2144 W. 5th St., Davenport, Iowa, (Lawyer).
- Fletcher, Mr. J. R., proprietor of Hotel Muskegon Hts., Muskegon, Mich.
- Ford, Raleigh R., Florence, Kansas, oil worker.
- Forte, Charles S., Clinton, Iowa.
- Frank, Mrs. R. C., 314 W. 9th St., Lorain, Ohio.
- French, M. G., Batavia, N. Y.
- Freed, H. F., Bowie, Texas, Musician with some picture show.
- Freeman, Louis H., Henrico County, Va.
- Friedman, Mr. Bert, 315 Bessemer Bldg., Pittsburgh, Pa., Salesman for Rodney Pierce Optical Co., Pittsburgh, Pa.
- Friedman, Benn, Rock Island, Ill.
- Fudge, Sim L., Wichita Falls, Texas, was cook in Fred Harvey's Restaurant.
- Gale, Mrs. Cecil, 510 N. Oak St., Buffalo, N. Y., later Detroit, Mich.
- Galligan, James E., Hollenden Hotel, J. T. Hervey Investment Co.
- Gannon, Miss J., 4628 McPherson Ave., also Bonair Hotel, St. Louis, Mo., Tel. Operator for New York Life Insurance Co.
- Gardella, David, c/o Gus's Bath, Palm Beach, Fla.
- Garcia, Joseph, 1202 Cleveland St., Baltimore, Md., to have gone west.
- Gee, Harry, Billings, Mont., stock salesman.
- Gibson, Ivan S., 2774 Scranton Rd., conductor, B. & O. R. R., Cleveland, Ohio.
- Gibson, Crosby, 420 Virginia Ave., Norfolk, Va.
- Gilmore, Miss Betty, 301 W. 57th St., New York City, N. Y.
- Godfrey, Earl R., 1222 Walnut St., grocery business, Cleveland, Ohio.
- Gohlike, Wm. C., was in Akron, & Canton, Ohio.
- Goodkind, Wm., Minneapolis, Minn., Hotel Brokerage business, later in Seattle, Wash.
- Gorlovsky, Jack, New York, and later Detroit, Mich., mechanic, now to be in California.
- Graham, Mrs. Josephine, 227 Riverside Drive, New York City.
- Gresham, G. B., 1122 S. 32nd St., Omaha, Nebr.
- Gowers, Harvey, Kansas City, Mo.
- Guerneve, D. W., Vacuum Oil Co., Chicago, Ill., oil salesman.
- Gulickson, Lloyd, 4749 Prairie Ave., Chicago, Ill., c/o Sporting Goods Dept., at Fair Store.
- Halperin, Max, 1986 Fulton St., Brooklyn, N. Y., Normandie Music Shop.
- Hampler, Mr. Hal, P. O. Box, 1344 Des Moines, Iowa, mgr. for Avalon Farms Co., Chicago.
- Harry's Cafe, proprietor, Harry Vaughn, Vivian, La.
- Hardwick, Miss Jess, New York, N. Y., stenographer, formerly of Kansas City, Mo.
- Hartz, Claude, 419 S. 3rd St., Clinton, Iowa.
- Hackett, Roy, Chicago, Ill.
- Hale, Mr. R. D., 20 Charlesgate, Boston, Mass.
- Harcum, Mrs. S. B., Baltimore, Md.
- Harcum, Mrs. S. B., Baltimore, Md.
- Hatton, Geo. W., 1929 E. 26th St., Cleveland, Ohio.
- Hardman, Mr. L., 227½ W. Western Ave., Muskegon, Mich.
- Harris, M. L., 1747 Summit St., c/o Browning-King & Co., Kansas City, Mo.
- Hays, Mrs. Thomas, 1532 E. 55th St., Suite No. 9, Cleveland, Ohio.
- Hawes, Mrs. A. P., 26 Berkley Rd., Merion, Pa., 2314 Market St., Philadelphia, Pa., Mr. Hawes evidently went to Boston to join the staff of Boston Marmom Agents, who seem to be with F. E. Wing Co., or Arthur Wing Co., Boston, Mass.
- Henes, Mrs. Wm. F., 1209 Park Ave., N. Y. City, N. Y.
- Hicks, V. S., traveling salesman, Chicago, Ill.
- Higgins, Mrs. A. A., 100 Hudson St., New York City, also 81 Willoughby Ave., Pelham Manor, N. Y.
- Hill, E. Y., 136½ Marietta St., Atlanta, Ga., representing Johnson Dallas Co.
- Hildebrandt, Lucille, 1004 S. 4th St., Clinton, Iowa.
- Hogan, Mary M., hairdresser and manicuring at the Waldorf Astoria, later 725 Riverside Drive, New York City, also Providence, R. I.
- Holland, Mrs. Charles W., 449 Park Ave., New York City, N. Y.
- Holt, H. C., traveling salesman, Chickasha, Okla.
- Hopkins, Elmer, Dragon, Ariz.
- Hopkins, Miss Matilda L., 230 W. 76th St., New York, N. Y.
- Horrell, Geo. S., 1111 5th Ave., Clinton, Iowa.
- Hortsmeyer, Louis, Clinton, Iowa.
- Horton, Mrs. Edson N., Hotel St. Hubert, N. Y. City, N. Y., also 43 Myrtle Ave., Montclair, N. J.
- Howard, Carl, 1561 Richton Ave., Detroit, Mich. He goes under name of Carl Edwards and Carl Richards, 27 years old, 5 ft. 7 inches, weight 155 lbs., light complexion, smooth shaven. Wife Helen Howard resides with her parents on Marshall St., Battle Creek, Mich.
- Hutchison, L., 3208 Euclid Ave., Cleveland, Ohio.
- Hynes, Mrs. J. J., 4711 Ft. Hamilton Parkway, Brooklyn, N. Y.
- Ingram, Charles, Oshkosh, Wisc.
- Jewell, R. H., Clinton, Iowa.
- James, John W., 53 Inlay St., Hartford, Conn., or New Rochelle, N. Y.
- Jenkins, Dr. H. L., c/o Dr. E. G. Griffin, Chattanooga, Tenn.
- Johnson, Carl A., 3005 S. 24th St., Omaha, Nebr.
- Johnson, Chas. Franklin, Life Insurance Agent, Denver, Colo.
- Johnson, J. F., Norfolk, Nebr.
- Johnson, Mrs. Margaret, 126 Maple St., S. Manchester, Conn., later Springfield, Mass.
- Johnson, Wm. A., R. F. D., Alexandria, Va.
- Jolly, Wm. H., Newark, N. J., also Philadelphia, Pa.
- Jones, A. A., Cedar Rapids, Iowa.
- Kaiser, Mrs. J. G., Winton Hotel, Cleveland, Ohio.
- Kenfall, L. T., Clinton, Iowa.
- Kennedy, Edw. L., c/o Blue Bird Mfg. Co., also in Insurance business, formerly lived at 1119 Aubert Ave., also 3415 Park Ave., St. Louis, Mo.
- Keyes, Miss Mary L., 611 Carlton Ave., Brooklyn, N. Y.
- Kidd, D. P., Greensboro, N. C.
- Killen, J. E., Mont Pulaski, Ill.
- Kimball, F. H., Riverside Drive, Tiverton, R. I., Proctor & Gamble Co., Boston, Mass.
- Kimberly, Mr. S. O., 1112 Mazanita Ave., Los

THE CREDIT WORLD

- Angeles, Calif., later heard of in Chicago and reported several months ago to be in jail.
 Kindred, David F., 427 E. Madison St., Memphis, Mo.
- King, Mrs. Beatrice Elsie, 2905 Pasco St., Kansas City, Mo., railroad worker, c/o C. & A. R. R. in Round House.
- King, Mrs. J. C., Clinton, Iowa.
- Kneschman, Mrs. L., 803 11th Ave., Clinton, Iowa.
- Kness, K., Clinton, Iowa.
- Knoop, Wm., Massillon, Iowa.
- Koensman, Otto, Clinton, Iowa.
- Kolb, Edwin C., 106 S. 51st St., Philadelphia, Pa.
- Knowles, Mrs. M. A., 4735 Forestville Ave., Chicago, Ill.
- Kruse, John, Elgin & Dundee, Ill.
- LaBough, Mrs. Evelyn, 4518 Olive St., Kansas City, Mo., saleslady, husband is mechanic.
- Lamm, G. C., salesman, Goldsboro, N. C.
- Lancaster, Dr. George, 532 E. 4th St., South Bethlehem, Pa.
- Langdon, William E., formerly Hartford, Conn., and later in Virginia.
- Larson, Marcus, Clinton, Iowa.
- Layton, Ed., Rock Island, Ill.
- Lee, Mrs. L. M., 146W. 49th St., New York, N. Y.
- Leib, J., c/o Newman Theatre of Kansas City, Mo., musician, later heard of in Los Angeles, Calif.
- Lindau, Joe, Detroit, Mich., later California, tailor or cleaner and dyer.
- Louther, R. T., c/o oil company, room 205 Prudential Life Bldg., San Antonio, Texas.
- Lovell, Mrs. J. M., 2170 West 98th St., Cleveland, Ohio.
- Low, A. E., Van Swearingen Company, 321 E. 185th St., Cleveland, Ohio.
- Lowell, Mrs. A., 112 Harrison St., Clinton, Iowa.
- Lucas, Paul, Clinton, Iowa.
- Lukens, Edward C., was U. S. Captain, Jessups, Md.
- McCabe, James, 76 Seeley St., Bridgeport, Conn.
- McCready, W. C., Architect or Civil Engineer, Sikeston, Mo.
- McDonald, R. J., Live Stock Exchange, 4208 Olive St., Kansas City, Mo.
- McGarrigal, Joseph M. and Nellie, Retail Produce Bus., 502 Canal St., Easton, Pa.
- McGinley, Mrs. Carl, 3332 E. 93rd St., Cleveland, Ohio.
- McGrail, Wm. F., Brighton, Mass.
- McGrath, Frank B., 3/4 Westbourne Rd., Jamala Plains, Boston, Mass.
- McGrath, G. B., 680 W. 186th St., N. Y. City, N. Y.
- McIntyre, Miss Anna T., 530 Riverdrive New York, N. Y.
- McLean, Peter M., car conductor in Boston, Mass. or Chicago, Ill.
- McKenzie, J. A., 25 Hanover Apts., Richmond, Va.
- MacKenzie, Lady Grace, 255 W. 92nd St., New York, N. Y.
- Maher, Edgar V., 504 Benton Blvd., c/o National Cloak and Suit Co., Kansas City, Mo.
- Mahrnau, Otto, mgr., moving picture theatre, Clinton, Iowa.
- Martin, Mrs. Minnie, 192 Delmar Ave., Detroit, Mich.
- Martin, Mrs. H., Portland, Oregon and San Luis, Obispo, Calif.
- Maxwell, Mrs. C. M., Hotel St. Andrew, N. Y.
- Mayfield, J. A., c/o N. O. & N. E. Ry. Co., Meridian, Miss.
- Mavnard, Miss Dorothy, 828 7th Ave., New York, N. Y.
- Meachum, Ora & Grant, Roslyn, So. Dak., later with Wisconsin or North Dakota.
- Meredith C. A., 6520 Euclid Ave., Cleveland, Ohio.
- Miller, Mrs. Josephine, 200 S. 3rd St., Clinton, Iowa.
- Milton, Harry, c/o Grand Union Tea Company, Clinton, Iowa.
- Mitchell, Mrs. Geo., 745 1st Ave., Clinton, Iowa, said to have moved to Clear Lake Iowa or Mason City, Iowa.
- Mitchell, Mrs. Ida, Flint, Mich.
- Moehrke, Miss Wilhelmina, Woodmere, Long Island, N. Y., now Baroness Oppenheim.
- Moar, Mrs. E. D., 139 Jiroch St., Muskegon, Mich.
- Moore, Mrs. Flora, 40 W. 57th St., New York, N. Y.
- Morgan, Mary, 1946 East 73rd St., Cleveland, Ohio.
- Morse, Charles W. also George, auto mechanic, Pittsburgh, Pa., or Richmond, Va.
- Myers, Mrs. W. S., St. James, Mo.
- Nealson, Frank A., 3350 West 9th St., Cleveland, Ohio.
- Nelson, F. F., attorney, Oklahoma City, Okla.
- Nixon, Mrs. Stanhope, 45 E. 65th St., New York, N. Y.
- Noonan, Mrs. Thomas F., Ave. C. & 45th St., Bayonne, N. J.
- Ogilzee, Claude, Leon, Iowa.
- Olney, Mrs. John S., 118 W. 48th St., New York, N. Y.
- Owens, Mrs. Frank, 505 43rd St., Oakland, Calif.
- Paddifield, Mrs. J. W., 1813 E. 82nd St., c/o Wm. Taylor Sons & Co., also Higbee Co., Cleveland, Ohio.
- Parks, Rpy, Los Angeles, Calif.
- Parker, John J., 200 W. 54th St. and 20 Broad St., N. Y., N. Y.
- Patterson, Ethlyn B., registered nurse, Axtel Hospital, Newton, Kans.
- Paulus, C. A., Newcomb Grocery & Commission Co., Petersburg, Va.
- Peak, Mr. Charles F., Center Ave., Pittsburgh, Pa., employed by Earl & Wilson, later said to be in either Oklahoma or Texas.
- Peglaw, Miss Catherine, Mobile, Ala.
- Perrin, Edw. J., 64 Boisvert St., Lowell, Mass.
- Perkins, Blanche M., 8308 Euclid Ave., Cleveland, Ohio.
- Peters, Mrs. C. S., Hotel Belleclaire, New York, N. Y.
- Pierce, Mrs. H. F., 407 Rock Creek Church Road, Washington D. C.
- Pinkney, Helena, 67 College Ave., Annapolis, Ind.
- Pope, Dr. A. E., 582 Walnut St., Fall River, also 2291 Garfield Ave., St. Joseph, Mo.
- Potter, Lew, lawyer, Webster, So. Dak., later said to be in Kansas City, Mo.
- Pooler, Edwin, Clinton, Iowa.
- Price, Mrs. H. H., 754 Bluefield St., Boston, Mass.
- Pearl, Mr. Reginald Eugene, Delevan, Wisconsin, formerly mgr. Rochester Page Motor Car Co.
- Ouanstrom, Nessie, Altoona, Iowa.
- Quenzler, W. E., Birmingham, Ala., or Harrisburg, Pa.
- Rall or Rawl, Guy S., formerly Omaha, Nebr., left for San Antonio, Texas.
- Ratzlaff, T. H., farmer, Galva, Kans.
- Rau, William J., structural engineer, also professional promoter for the Chamber of Commerce at Los Angeles, Calif.
- Read, Herbert H., 233 Thames St., Newport, R. I.
- R. I. Marine, Construction & Dry Dock Corp., Providence, R. I.
- Reale, Andrew, 737 Yale St., Los Angeles, Calif.
- Rectorm, George, Hotel Bellclaire, New York, N. Y.
- Reed, R. D., Constructor, Camp Sevier, Greenville, S. C.
- Regnier, Mr. and Mrs. A. V., Stuttgart, Arkansas.
- Reiland, Mrs. C. W., Carlton Court Buffalo, N. Y., also 102 W. 75th St.
- Rice, Mrs. C. F., Yorktown, Va.
- Rich, C. C., solicitor for Collier & Co., Raleigh, N. C.
- Ritchie, Paul, 764 Stockholm St., Clinton, Iowa, said to have gone to 107 S. 16th St., Omaha, Neb.
- Ritchie, Hal, Omaha, Nebr.
- Roberts, Mr. R. R., president of K. R. Film Co., 145 W. 45th St., N. Y.
- Robinson, Mr. E. M. Robinson, 1447 Fulton St., San Francisco, Calif., newspaper business.
- Robinson, J. R., engineer, Clinton, Iowa.
- Robinson, Russell, c/o Outcault Advertising Co., Chicago, Ill.
- Rodgers, Mrs. E. M., Clayton, N. C.
- Rooney, Chester M., Tabor, South Dakota.
- Ross, I., Ellington Apts. East 9th St., Cleveland, Ohio.
- Rust, F. M., salesman, employed by the Ediphone Co., said to have gone to Dallas, Texas, formerly 1231 Baronne St., New Orleans, La.
- Salyer, Dewy, Kansas City, Mo.
- Schrubener, S. T., Box 31, R. F. D. 2, Glen Allen, Va.

Schwartz, Mrs. H. S., R. F. D. No. 23, Akron, Ohio.
 Scopelidi, Sam, 3741 Scovill Ave., Cleveland, Ohio.
 Seaton, A. E., attorney, 1615 Bryn Marion Roe Cleveland, Ohio.
 Seckendorf, Countess Max G., 11 E. 32nd St., New York, N. Y.
 Selmers, Charles, Clinton, Iowa.
 Sharp, Rev. G. E., somewhere in Illinois.
 Shannon, C. S., traveling salesman, Hobart, Okla.
 Shelor, Charles A., Phoebe, Va.
 Shell, Arvou, c/o The R. & W. Shoe Co., Muskegon, Mich.
 Skinner, Lieut. J., Boonesboro, N. J., also 1101 N. Calvert St., Baltimore, Md.
 Slattery, Miss Margaret, 1301 Hennepin Ave., Minneapolis, Minn.
 Smith, Miss Rosalie, Hotel St. George, Brooklyn, N. Y.
 Smith, W. C., 2020 East 90th St., Cleveland, Ohio.
 Smith, Mrs. R. H., 507 President Ave., Fall River, Mass., 58 Central Ave., Waterbury, Conn.
 Sprague, D. O., 1642 Broadway, New York, N. Y.
 Spaulding, Merrill B., Flushing, N. Y.
 Springer, C. L., 1382 East 120th St., Cleveland, Ohio.
 Springer, Mrs. A. E., Clinton, Iowa.
 Strauburg, J. C., moving picture machine operator, Ft. Worth, Texas.
 Staekl, Gus, Clinton, Iowa.
 Stahle, L. L., sterling, Ill., and 5424 W. 63rd St., Chicago, Ill.
 Stanley, Bernard, candy salesman, Morris Bros., later Los Angeles, Calif., 336 Delaware Ave., Detroit, Mich.
 Stackiski, Steve, polisher by trade, Boston, Mass.
 St. John, Richard C., 85 Clinton St., Brooklyn, N. Y.
 Stauffer, W. J., c/o Burroughs Adding Machine Co., Kalamazoo, Mich.
 Stewart Miss J., 160 Claremont Ave., N. Y., N. Y.
 Stoddard, Mrs. W. H., Lockport, N. Y., also Marsten Hotel, Buffalo, N. Y.
 Struze, E., 1307 East 142nd St., Cleveland, Ohio.
 Stuch, L. A., 11127 Tuscora Ave., Cleveland, Ohio.
 Sullivan, H. D., employed in a garage, Crookston, Miss. and Grand Forks, N. Dakota.
 Summers, W. L., 641 N. Cheyenne, Tulsa, Okla.
 Syfers, J. A. and Robert, wood workers, Detroit, Mich.
 Tange, F. M., 2065 E. 4th St., Cleveland, Ohio.
 Terrell, J. M., Clinton, Iowa.
 Thomas Mrs. Sarah, nee Sarah Snavely, 122 Main St., Bradford, Pa.
 Thomas, Louis H., machinist, 1681 W. Thoman St., Springfield, Mo.
 Thompson, Wm. E., organist and actor, 1127 Madison Ave., Baltimore, later reported in New York.
 Thompson, G. N., seven Pines, Va.
 Toder, Solomon, Clinton, Iowa.
 Turner, Mr. Chas., insurance and stocks salesman, 865 2nd Ave., Detroit, Mich.
 Vaughn, M. G., Amarillo, Fort Worth and Beaumont, Texas.
 Vesterdahl, Harry, accountant or traveling salesman, New York, later Detroit, now supposed to have returned to New York.
 Viali, Wm. W., 42 Woodward Rd., Cleveland, Ohio.
 Volumn, Mrs. Marie A., 423 W. 120 St. New York City, N. Y.
 Wallace, W. D., Breakers Hotel, Atlantic City, N. Y.
 Walsh, Wm. L., 1257 Monroe also 421 First National Bank Bldg., Denver, Colo.
 Walters, John P., 1110 Hampton, Newport News, Va.
 Warner, Herbert, Lancaster, N. Y.
 Weeks, W. F., 221 W. 53rd St., 1221 Commerce Bldg., Kansas City, Mo., has been living in Stephens, Arkansas.
 Weber, Mrs. R. G., 305 72nd St., New York, N. Y.
 Wellington, Mrs. Henry W., The Tudor, Boston, Mass.
 Wenchebach, G., 3589 W. 69th St., Cleveland, Ohio.
 Westlake, Mrs. Louise, 429 S. Beach St. Fall River, Mass., P. & E. Enameling Co., 144 Pine St., Providence, R. I.

White, Mr. L. F., 8613 Carnegie Ave., Cleveland, Ohio.
 Whitehead, J. R., formerly had Furniture Store, Bigheart, Okla.
 Wilkins, Sadie, Powderly, Ala.
 Williams, Mrs. C. B., Statler Hotel, Cleveland, Ohio.
 Williams, J. E., Des Moines, Iowa.
 Wilson, Fred, St. Joseph Lead Co., Herculaneum, Mo.
 Wilson, William Jr., 120 W. 57th St., New York, N. Y.
 Wilson, L. P., 12224 Clifton Blvd., Cleveland, Ohio.
 Winger, Guy, St. Joseph, Mo.
 Wright, C. Anderson, either at St. Louis, Mo., or Houston, Texas.
 Wood, Dr. H. A., doctor for Dupont, Ponton Lake, N. J.
 Wood, Leland, general delivery, Akron, Ohio.
 Zazar, Peter or Peter Zakoratos, New York, N. Y.

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ILLINOIS, CHICAGO.

Mr. Frederick L. Davies, Credit Reference Exchange, 35 S. Dearborn St.

IOWA, DES MOINES.

Credit Reference and Reporting Co., 312 Crocker Bldg.

KENTUCKY, COVINGTON.

Credit Men's Association of Northern Kentucky, Covington, Ky.

LOUISIANA, NEW ORLEANS.

Business Men's Credit Bureau, 1919 Maison Blanche Bldg.

LOUISIANA, NEW ORLEANS.

Industrial Adj. Bureau, Inc., Eureka Bldg.

MASSACHUSETTS, BOSTON.

Credit Reporting Collection Company, W. S. Radway, Treasurer, 23 Beach Street.

MASSACHUSETTS, SPRINGFIELD.

Mr. Claude King, Pres. Beacon System, Phoenix Bldg., 307 Main St.

MICHIGAN, LANSING.

Mr. M. H. Vogel, Sec'y and Mgr. Business Men's Credit Association, 357 Capital National Bank Bldg.

RELIABLE COLLECTION SERVICE

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Mr. S. L. Gilfillan, Sec'y Minneapolis Associated Credit Exchange, Inc., 314 Nicollet Ave.

MISSOURI, ST. JOSEPH.

Fidelity Adjustment & Collection Co.
507 American National Bank Bldg.

MISSOURI, ST. JOSEPH.

Snow-Church Collection Co., 116 Corby-Forsee Bldg.

MISSOURI, ST. LOUIS.

Perkins Adjustment Co.
729 Central National Bank Bldg.

MISSOURI, ST. LOUIS.

Associated Retail Credit Men, Chamber of Commerce.

MONTANA, BILLINGS.

Merchants Credit Association, Inc., H. W. Riley, Mgr., 206 Electric Bldg.

MONTANA, LEWISTON.

Mr. P. S. Gerlings, Suite No. 1 Empire Bank Bldg.

NEBRASKA, LINCOLN.

The United Credit Bureau, 801 Terminal Bldg., L. H. Daft, Manager.

NEBRASKA, OMAHA.

The Adjustment Bureau, 208 Laflang Bldg.

NEW JERSEY, CAMDEN.

J. William Pennell & Company, 328 Market Street.

NEW JERSEY, TRENTON.

J. William Pennell & Company, 506-7 Commonwealth Bldg.

NEW YORK, BUFFALO

Retail Merchants Association, 701-16 Chamber of Commerce Bldg.

NEW YORK, NEW YORK CITY.

Mr. Herman Steinberg, 299 Madison Ave., at 41st St.

NEW YORK CITY

Weiss & Weiss, 3 West 29th Street.

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Shannon Mercantile Agency
Offices 16-18 Ellis Bldg.

OHIO, CINCINNATI.

Mr. Ernest R. Gwinner, Mgr. The L. Roescher Collecting Co., Bell Block.

OKLAHOMA, OKLAHOMA CITY

Oklahoma City Retailers Association, A. D. McMullen, Secretary, 517 Baum Bldg.

OKLAHOMA, SAPULPA.

Business Men's Association, 102 Garst Bldg.

OKLAHOMA, TULSA.

Prentice & Bell Attorneys
200-1-2-3-4 National Bank of Commerce Bldg.

OKLAHOMA, TULSA.

Blue Book Adjustment Bureau,
Lynch Bldg.

OREGON, EUGENE

L. M. Travis, Eugene Loan & Savings Bank Bldg., 20 East Eighth St.

OREGON, PORTLAND.

Emmons & Emmons, 728-731 Morgan Bldg.

OREGON, PORTLAND.

Credit Reporting Co., 719 Gasco Bldg.

PENNSYLVANIA, ALTOONA.

Central Pennsylvania Credit Exchange and Collection Bureau, 961 Twenty-ninth St.

PENNSYLVANIA, PITTSBURGH

The Hickox System, 705 Bessemer Bldg.

RHODE ISLAND, PROVIDENCE.

Western Mercantile Corporation, 420 Grosvenor Bldg.

TENNESSEE, NASHVILLE.

The James Sanford Agency.

TEXAS, WACO.

Retail Merchants Association, 1711 Amicable Bldg.

UTAH, OGDEN.

Mr. M. Stewart, Mgr. Merchants Credit Bureau.

VERMONT, RUTLAND.

Rem. Business Service
Gryphon Bldg.

WASHINGTON, D. C.

National Claim Adjusters
Jenifer Building, 7th. & D. Sts. N. W.

WASHINGTON, D. C.

Associated Retail Credit Men, 303 Commerce and Savings Bldg.

WASHINGTON, BELLINGHAM.

Edwin Gruber, 201-202 Bellingham National Bank.

WASHINGTON, SEATTLE.

The Creditors Association, Inc., 324-7 Green Building.

WASHINGTON, SEATTLE.

Mr. A. R. Phillips, Pres. Asher Bros., Inc., 430-1-2-3 Pioneer Bldg.

WASHINGTON, SPOKANE.

Merchants Collection Co., 731-732 Peyton Bldg.

WISCONSIN, LA CROSSE.

Commercial Service Bureau, 314-15 Newburg Bldg.



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